

HOWARD COUNTY  
DEPARTMENT OF HOUSING  
AND COMMUNITY DEVELOPMENT

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FFY09 CONSOLIDATED ANNUAL PERFORMANCE REPORT  
FOR THE PERIOD JULY 1, 2009 THROUGH JUNE 30, 2010

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COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM  
HOME INVESTMENT PARTNERSHIP PROGRAM

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## EXECUTIVE SUMMARY

The Executive Summary is optional.

The Consolidated Annual Performance and Evaluation Report (CAPER) is a U.S. Department of Housing and Urban Development (HUD) mandated report for all communities that receive Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), Housing Opportunities for People with HIV/AIDS (HOPWA) and Emergency Shelter Grant (ESG) funding. Howard County is an entitlement jurisdiction that receives both CDBG and HOME funds from HUD.

The CAPER reports the County's progress in meeting the housing and community development goals outlined in its five year Consolidated Plan. The Consolidated Plan is a planning document that identifies housing and community development needs and sets forth specific priorities, goals and strategies to address identified needs. The Program Year 2009 CAPER identifies the level of progress and accomplishments in meeting the goals, priorities and objectives of the five year Consolidated Plan over a 12-month period.

This report includes required narratives and Integrated Disbursement and Information System (IDIS) reports. IDIS is a web-based system used to summarize project accomplishments and to request funds from HUD. The narrative sections of the report include descriptions of all County housing and community development activities, including those funded by the Community Development Block Grant (CDBG) and the Home Investment Partnerships Program (HOME). Due to the reporting requirements, there is some repetition between the various sections of the report.

### Summary of Federal Resources

In FFY 2009, the County received a total of \$1,719,319.00 in formula grant funds under the CDBG and HOME Programs. The FFY 2009 Annual Action Plan identified the activities to be carried out with these resources as well as described actions to be taken during the program year to meet underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of persons living in poverty, develop institutional structure, affirmatively further fair housing and enhance coordination between public and private housing and social service agencies.

The chart below summarizes the federal resources available during FFY 2009 (July 1, 2009 to June 30, 2010) to address Howard County's housing and community development needs.

FFY 2009 Funding Sources			
Source	Amount	Program Income	Total Funding
Community Development Block Grant Program (CDBG)	\$1,171,472.00	\$175,000.00	\$1,346,472.00
HOME Investment Partnerships Program	\$545,847.00		\$545,847.00
<b>TOTAL AVAILABLE RESOURCES</b>	<b>\$1, 717,319.00</b>	<b>\$175,000.00</b>	<b>\$1, 892,319.00</b>

## GENERAL

1. Assessment of the one-year goals and objectives:
  - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.

### **Accomplishment in Attaining Goals and Objectives**

Howard County's 2006-2010 Consolidated Plan outlines specific goals, strategies, and outcomes, which will be used to address the needs of County residents. The overall objective is to assist low- and moderate-income residents move toward self-sufficiency. The major barriers in moving toward self-sufficiency are:

- Availability of Affordable Housing
- Availability of Affordable Childcare
- Lack of individual transportation and limited county-wide transportation system
- Jobs and Job Development

In order to address the accessibility and affordability of health care for low-and moderated income citizens of Howard County, a universal health care plan was launched four years ago called "Healthy Howard". Each phase of the Healthy Howard Initiative is a voluntary program. The Health Department leverages existing community partnerships to encourage a high level of involvement from our target institutions.

The Healthy Howard initiative was designed to encourage restaurants and schools to provide healthy food; increase enrollment in the Children's Health Insurance Program (CHIP) and provide affordable healthcare coverage for eligible families. "Healthy Recreation" was incorporated as a guide to encourage healthy recreation activities throughout Howard County, providing tips, guidelines and resources for specific way of staying active during the different seasons of the year. The next phase to launch from the Healthy Howard Initiative is "Healthy Homes". Today, the Health care plan has over 400 residents enrolled and more than 25 restaurants with 39 schools that have been certified as serving healthy food. Additionally, more than 4,000 families came out for the 2009 Healthy Howard Day, a day to promote wellness in Howard County.

The following tables, "Table 1. Assessment of Five Year Goals and Objectives" builds on Table 3A "Summary of Specific Annual Objectives" from the County's FY 2006–FY 2010 Consolidated Plan. The "Estimated Outputs" are based upon the FFY 2009 Annual Action Plan. In addition to a summary of the goals, strategies and outcomes outlined in the Consolidated Plan, the table summarizes the method in which the County has addressed each of these goals and strategies during FFY 2009. Proposed five-year outputs as well as FFY 2009 outputs are outlined. For a more detailed description of project and activity accomplishments, please refer to the IDIS *Activity Summary Report* (CO4PR03).

**TABLE 1  
SUMMARY OF SPECIFIC OBJECTIVES  
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES**

<b>GOAL 1. EXPAND EFFORTS TO PRESERVE AND RETAIN EXISTING HOUSING STOCK</b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Assist homeowners in maintaining and improving properties while allowing them to remain affordable.	CDBG	Decent Affordable Housing	Affordability	5 units will be rehabilitated for low-/moderate-income households through the <b>Single Family Housing Rehabilitation Loan Program</b>	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2009 Actual Outputs	Cumulative Outputs
The Single-Family Housing Program was not offered during the FFY09 Program Year.					
The program has been restructured and is expected to become operational again in December 2010.			30 Units	0 Units	5 Units
<b>GOAL 2. INCREASE AFFORDABLE HOUSING THROUGH HOME OWNERSHIP ASSISTANCE</b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Assist first-time home-buyers with settlement and/or down payment Costs	HOME DHCD (Community Legacy) County (SDLP)	Decent Affordable Housing	Affordability	This project was not funded in FFY2009 under CDBG or HOME. Funds from previous year's projects will be used to assist an estimated 5 families under the <b>Settlement Down Payment Loan Program, Home Ownership Opportunity</b> and the <b>HOME Homeownership Assistance Program</b> .	
Develop affordable housing	CDBG HOME LIHTC Community Legacy	Decent Affordable Housing	Affordability	An estimated 7 units of affordable housing under the <b>Community Housing Assistance Initiative Program</b> and the <b>HOME Housing Initiative Program</b> .	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2009 Actual Outputs	Cumulative Outputs
During the program year, thirty two (32) households were provided assistance through the County's Settlement Down Payment Loan Program. Two individual affordable housing units were created during the reporting period.			100 Units	- 34 -	- 40 -

**TABLE 1  
SUMMARY OF SPECIFIC OBJECTIVES  
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES**

<b>GOAL 3. EXPAND THE SUPPLY OF AFFORDABLE RENTAL UNITS</b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Develop affordable rental units	LIHTC Loans Tax Exempt Bonds State Partnerships Rental Housing Fund	Decent Affordable Housing	Affordability	Monarch Mills-269 Units	
Support the construction or rehabilitation of affordable housing projects by providing initial operating deficit reserve funds.	HOME	Decent affordable Housing	Affordability and availability/accessibility	Assist eligible projects within Howard County.	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2009 Actual Outputs	Cumulative Outputs
Ellicott Gardens was completed September 2009. It is 99% leased. The Howard County housing Commission acquired Columbia Landing on during FFY09 and it is currently 97% leased. Monarch Mills is in the process of being renovated. It will be used as the model for affordable housing development, containing 269 units. The 269 is not included in this output. Ellicott Gardens = #106 units Columbia Landing = #300 units			142 Units	406	756 Units
<b>GOAL 4. SUPPORT THE COUNTY'S EXISTING PUBLIC AND ASSISTED HOUSING PROGRAM TO PROVIDE RENTAL ASSISTANCE AND SUPPORT SERVICES</b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Continue to support the Commissions operation of Housing Choice Voucher (Section 8) and other rental assistance programs	HAP (Housing Assistance Payments)	Decent Affordable Housing	Affordability and Availability/Accessibility	The Commission currently has budget authority for 737 vouchers and is currently 100% leased up. .	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2009 Actual Outputs	Cumulative Outputs
During the reporting period, the Howard County Housing Commission provided additional training opportunities for case management staff and aggressively worked at updating and maintaining the waitlist, the voucher program reached the goal of full capacity. 1- The Commission currently has budget authority for 740 vouchers and is currently 95% leased up 2-TBRA project was not funded.			40 Units	- 0 -	- 0 -

**TABLE 1**



**SUMMARY OF SPECIFIC OBJECTIVES  
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES**

<b>GOAL 5. SUPPORT THE ENHANCEMENT AND DEVELOPMENT OF CRISIS INTERVENTION PROGRAMS TO ASSIST THE WORKING POOR AND OTHERS IN NEED</b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Actively participate in and support the efforts of the newly created Board To Promote Self Sufficiency		Suitable Living Environment	Availability/Accessibility	Attend 7 regular meetings of the Board To Promote Self Sufficiency	
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2006-2010)</b>	<b>Program Year 2009 Actual Outputs</b>	<b>Cumulative Outputs</b>
This project was not funded in FFY09. However, the Director of the Department of Citizen Services serves on the Board, and at least 1 member from DCS attends meetings with the Director			- 0 -	- 10 -	- 10 -
<b>GOAL 6. COMPREHENSIVELY ADDRESS THE ISSUE OF HOMELESSNESS BY PROVIDING A CONTINUUM OF CARE INCLUDING PREVENTION, OUTREACH, ASSESSMENT AND SUPPORTIVE SHELTER TO AID IN ASSISTING THE HOMELESS TO MOVE TOWARD SELF-SUFFICIENCY AND PERMANENT HOUSING</b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care.	<b>Federal</b> CDBG, HOME, ESG, EFSP, VOCA, SHP  <b>State of MD</b> ETHS, MVOA, MAHT, MEAP  <b>Local &amp; Other</b> Horizon Foundation, State Bond Bill, Columbia Foundation, United Way of Central MD	Suitable Living Environment	Availability/Accessibility	Through various programs offered by local human service providers, an estimated 750 individuals and families will be served	
The provision of case management, support services and housing stabilization services for homeless individuals and families and those meeting HUD's definition of Chronically homeless	CDBG Supportive Housing Program  Howard County Family Stabilization Program	Suitable Living Environment	Availability/Accessibility	It is anticipated that 20people will be assisted through Howard County's Supportive Housing Program and Family Stabilization Program	

Summary of Accomplishment	Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2009 Actual Outputs	Cumulative Outputs
The Domestic Violence Center assisted 58 individuals with case management and emergency and transitional housing programs. Bridges to Housing Stability (formerly Congregations Concerned for the Homeless) assisted 115 homeless or at risk families through intervention, the provision of supportive case management and transitional housing. Grassroots Crisis Center assisted 375 homeless individuals with case management and shelter services (24,252 bed nights). The Supportive Housing Program, within the Department of Citizen Services, provided support for new participants meeting HUD's definition of homeless. Programs are achieving their goals within the scope of the grants	1,000 People	572 People	1980 People

**TABLE 1  
SUMMARY OF SPECIFIC OBJECTIVES  
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES**

GOAL 7. IMPLEMENT THE COUNTY'S ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE POLICY					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Provide involuntarily displaced persons with assistance to relocate consistent with the County's policy	CDBG	Decent Affordable Housing	Affordability	This project was not funded in FY2009. Families assisted in previous program years.	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2009 Actual Outputs	Cumulative Outputs
Program was not funded in FFY09. Families that were assisted utilized prior year available funding.			100 People	0 People	14 People
GOAL 8. AFFORDABLE HOUSING FOR SPECIAL NEEDS POPULATON AND SUPPORTIVE SERVICES					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Provide Funding for housing repair and modifications for the elderly and individuals with disabilities.	CDBG Howard County Government Columbia Assoc Title III B	Decent Affordable Housing	Affordability	52 units will be modified or rehabilitated for the elderly and disabled and an additional 80 home visits and assessments will be conducted through Home Repair and Modification Program offered by the Department of Citizen Services Office on Aging.	
Provide one-time assistance to elderly and disabled individual experiencing a health crisis.	CDBG	Suitable Living Environment	Availability/Accessibility	An estimated 215 persons will benefit from the Personal Assistance Service Program offered by the Department of Citizen Services Office on Aging	
Assist with rehabilitation of group homes.	CDG HOME	Decent Affordable	Availability/Accessibility	1 unit will be rehabilitated	

		Housing			
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2006-2010)</b>	<b>Program Year 2009 Actual Outputs</b>	<b>Cumulative Outputs</b>
The Personal Services Care Program and the HOME Repair and Modification Program have been highly successful. Of the total outputs reported, 135 persons were served by the Home Repair and Modification Program and 163 persons were served through the Personal Care Program. Additionally, one Group Homes were rehabilitated during the program year.			500 People	298 People 33 units	816 People

**TABLE 1  
SUMMARY OF SPECIFIC OBJECTIVES  
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES**

<b>GOAL 11. EXPANSION OF TRANSPORTATION SERVICES<sup>1</sup></b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Assist income eligible individuals, including those with disabilities and senior citizens by providing tickets/vouchers for the Howard Transit fixed bus route system to be used for employment related transportation		Economic Opportunities and Suitable Living Environment	Availability/Accessibility and Affordability	This project was not funded in FFY 2009. Funded in previous years.	
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2006-2010)</b>	<b>Program Year 2009 Actual Outputs</b>	<b>Cumulative Outputs</b>
There were no non-profit providers who applied for funding to implement activities under this goal during the program year.			100 Units	- 0 -	- 0 -
<b>GOAL 12. REVITALIZATION OF THE ROUTE 40 CORRIDOR AND CONTINUED REVITALIZATION OF THE ROUTE 1 CORRIDOR</b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
See Community Housing Assistance Initiative, TBRA and Relocation Assistance	CDBG HOME	Decent Affordable Housing and Suitable Living Environment	Availability/Accessibility	See Goals 3, 4 and 7	
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2006-2010)</b>	<b>Program Year 2009 Actual Outputs</b>	<b>Cumulative Outputs</b>
See Goals 3, 4 and 7			-	-	-

<sup>1</sup> GOALS 9 and 10 are not reported in this chart as they are administrative and planning activities; they are, however, noted in the narrative portion.

GOAL 13. CREATE NEW JOBS THROUGH LOW-INTEREST FINANCING TO BUSINESSES					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Provide low interest business loans to new or expanding business that will create jobs for income eligible persons.	Program Income	Creating Economic Opportunities	Affordability	The JREF Program has been discontinued. During FFY09, program income will be used to fund new projects.	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2009 Actual Outputs	Cumulative Outputs
The JREF program was discontinued during the FFY09 program year. Three active loans remain in the JREF loan portfolio. Program Income received will be returned to the County to support other Community Development projects.			10 jobs	0	4 Loans made to small businesses.
GOAL 14. PROVIDE FOR JOB TRAINING AND MICROENTERPRISE DEVELOPMENT					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Provide funding for CBDO's to Carry out special Economic Development Activities, offering job training, career/life coaching, job placement and mentoring to increase the wage earning capacity of low-and moderate-income individuals	CDBG	Creating Economic Opportunities	Availability/Accessibility and Affordability	230 individuals are expected to benefit from the following programs offered by Howard Community College Educational Foundation:  Empowerment Program RENEW Program Childcare Training (not Job Development for immigrants)	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2009 Actual Outputs	Cumulative Outputs
The programs are meeting their objectives and estimated outputs. Outputs for the Childcare Tuition Assistance Program are reported under Goal 15.			1,375 People	315 People	1275 People

**TABLE 1  
SUMMARY OF SPECIFIC OBJECTIVES  
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES**

<b>GOAL 15. AFFORDABLE CHILD CARE</b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Continue to support affordable childcare programs to allow for training/education opportunities thus increasing economic advancement for low- and moderate-income individuals.	CDBG	Creating Economic Opportunities	Affordability	36 households are expected to benefit from the <b>Child Care Tuition Assistance Program</b>	
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2006-2010)</b>	<b>Program Year 2009 Actual Outputs</b>	<b>Cumulative Outputs</b>
The HCC Childcare Tuition Assistance Program is meeting its objectives and exceeding its estimated outputs. Multiple application and registration periods, along with changes that students make after each semester, allows for turnover.			100 People	42 People	169
<b>GOAL 16. OPPORTUNITIES FOR CHILDREN AND YOUTH THAT INCREASE HEALTHY BEHAVIORS AND IMPROVE ACADEMIC SUCCESS</b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Make a variety of programs available for children and youth including affordable after school, academic and recreation activities.	CDBG	Suitable Living Environment	Affordability	40 to 50 youths are expected to participate in the <b>Roger Carter After-School Program</b>	
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2006-2010)</b>	<b>Program Year 2009 Actual Outputs</b>	<b>Cumulative Outputs</b>
The program is meeting its objectives and estimated outputs by utilizing local public school partnerships, community service projects and community events. In FFY09, 41 students from LMI households were served.			225 People	41 People	200 People

**TABLE 1  
SUMMARY OF SPECIFIC OBJECTIVES  
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES**

<b>GOAL 17. LIFE SKILLS AND PARENTING PROGRAM</b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Support life skills and parenting training programs and services to aid families in balancing home and work life	CDBG	Suitable Living Environment	Affordability	No activities were funded in FFY2009. (See Goal 6)	
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2006-2010)</b>	<b>Program Year 2009 Actual Outputs</b>	<b>Cumulative Outputs</b>
This project was not funded in FY 2009. Funded in previous years.(See Goal 6)			25 People	88 People	88 People
<b>GOAL 18. REDUCE LEAD-BASED PAINT HAZARDS</b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Identify and abate lead paint hazards in single and multi-family residential properties eng rehabilitated and in mortgage programs sponsored by the County.	CDBG HOME	Decent Housing	Affordability	No activities were funded in FFY 2009. Remaining funds from previous years will be used to test for lead based paint in FY2009. An estimated 5 housing units will be evaluated.	
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2006-2010)</b>	<b>Program Year 2009 Actual Outputs</b>	<b>Cumulative Outputs</b>
No Lead Paint cases were reported			10 housing units	0 Unit	1 Unit

**TABLE 1  
SUMMARY OF SPECIFIC OBJECTIVES  
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES**

<b>GOAL 19. SUPPORT OF ANTI-CRIME EFFORT</b>					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Support the Police Department in its anti-crime efforts throughout communities in the County, particularly in the C-Safe Communities	CDBG	Suitable Living Environment	Sustainability	See Goal 16.	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2009 Actual Outputs	Cumulative Outputs
The Roger Carter Center assisted in 41 students from LMI households by providing after-school care. The more important benefit is this program teaches life lessons, provides enlightenment and activities that will keep children away from crime.				41	101

Provide a breakdown of CPD formula grant funds spent on grant activities for each goal and objective.

The following table provides a breakdown of CDBG and HOME funds expended during Program Year 2009 for each goal and objective.

OBJECTIVES / GOALS			Funds Expended During FFY 09	
Objectives	Goals	Activity	CDBG	HOME
Housing	1	Community Housing Assistance Initiative	\$258,196.80	\$
		Lead-Based Paint	\$ 0	
		Rehabilitation Loan Program	\$ 0	\$
		Rehabilitation Administration	\$ 0	\$
		Rehabilitation - Home Repairs and Modifications	\$56,928.60	
		Settlement Down Payment Assistance	\$ 0	\$ 0
	2	HOME – Home Ownership (ADDI)		\$ 0
	1, 2, 3	HOME Housing Initiative Loan Program		\$769,725.50
Suitable Living Environment	16	Roger Carter After-School Program	\$36,207.00	
	6	Support Services for Homeless Persons (DVC, Grassroots and CCH – Public Services)	\$102,753.35	\$
	8	DCS – Personal Services	\$32,046.59	\$
		DCS-Support Services for Homeless Persons with Disabilities	\$574.79	\$
		Group Home Repairs	\$ 44,627.66	\$66,063.03
Economic Opportunity	15	Child Care Tuition Reimbursement	\$36,000.00	\$
	14	Community Development Empowerment Program (Employment Connection)	\$146,308.85	\$
		RENEW: Nursing Career Ladder for Paraprofessionals to Professional	\$123,426.00	\$
		Child Care Training for Senior Staff and Group Leaders	\$57,177.00	\$
		Human Rights – Fair Housing	\$357.50	\$
Admin		CDBG Administration (Project Coordination)	\$151,060.01	\$



		Home Administration		\$ 0
		\$Totals	\$1,013,617.56	\$835,789

c. If applicable, explain why progress was not made towards meeting the goals and objectives.

### 3. Affirmatively Furthering Fair Housing:

- a. Provide a summary of impediments to fair housing choice.
- b. Identify actions taken to overcome effects of impediments identified.

#### Affirmatively Furthering Fair Housing

The Baltimore Regional Cooperative (BRC) is comprised of several Maryland jurisdictions - Baltimore City, Baltimore County, Harford, Anne Arundel and Howard Counties (Howard County Housing and the Office of Human Rights are members). The group has combined resources to solicit Requests for Proposal (RFP) to prepare an *Analysis of Impediments to Fair Housing* (AI) for the region. The RFP process concluded with Mullen & Lonergan being selected as the firm to complete the AI. It is anticipated that a draft of the report will be available in October 2010, with the final report being published by the end of the year.

#### FFY2009 Activities

The Office of Human Rights (OHR) has principle responsibility for enforcing the Fair Housing Section of the Howard County Code. OHR continues to work closely with and investigate allegations of housing discrimination in the County. When appropriate the Office of Human Rights' Investigators will try to mediate a claim of housing discrimination prior to the complainant filing an official housing discrimination charge. Otherwise, the Office of Human Rights accepts, investigates and responds to all allegations of discrimination (on the basis of race, religion, color, national origin, physical or mental disability, sex, age, occupation, marital status, political opinion, sexual orientation personal appearance, familial status or source of income) in housing.

They may also file a charge in the area of Finance on the same basis. Charges/complaints are investigated in an impartial manner. The outcome may be either a Probable or no Probable Cause Finding. Following a Probable Cause Finding, OHR attempts to conciliate the housing charge.

Mediation may also occur after the filing of a charge or complaint. For the period July 1, 2009 through June 30, 2010, OHR received 21 new housing cases to be investigated. During that same period, OHR closed 26 (including carryover from the previous fiscal year) housing cases. The remedies obtained for 8 complainants are: (i) a total of \$14,075; (ii) provided a reserved disability parking space for tenant; (iii) mandatory fair housing training for leasing agents; and (iv)

change of policy so that persons with Section 8 vouchers may rent at the development; (v) policy changes; 2 persons offered new leases.

Providing fair housing training is a part of OHR's mandate. The following trainings/briefings were conducted:

- OHR in conjunction with the Howard County Association of Realtors plans to provide a credit course on the Howard County Fair Housing Law on July 16, 2009 the second annual training for realtors in a 3-hour session.
- OHR had a booth at the Housing Fair (*Come Home to Howard County*) sponsored by the Department of Housing in April 2010. Members of OHR staff provided fair housing information to citizens in the form of brochures, handouts, and answered questions about housing discrimination.
- OHR participates in the Office's briefings of Housing Choice Voucher participants. Approximately 300 participants in the Housing Choice Voucher Program were briefed on the County's Fair Housing Law, in particular the "Source of Income" basis in order to let people know how to recognize possible discrimination and where to file a charge of discrimination. Informational brochures (fair housing) are also distributed at these briefings. One of the brochures is printed in English, Russian, Spanish, Vietnamese, Korean and Chinese.
- The Howard County Human Rights Commission (HRC) used CDBG funds to sponsor its 14<sup>th</sup> annual Fair Housing Calendar Poster Contest. It was open to all schools in Howard County and 14 schools participated. The Fair Housing Poster Contest and Reception for Winners of the 2008 and 2009 Poster contest was held on in 2010. Framed posters are displayed in County Office Buildings.
- On February 10, 2010, Mary M. Campbell, Compliance Officer for OHR testified before the MD General Assembly concerning a proposed bill to include Source of Income as a part of State Law.
- OHR partnered with the MD Association of Human Rights Agencies to present a Fair Housing Workshop on April 28, 2010 for landlords and tenants. OHR conducted one Hate Bias Impact Panel (HBI) for juvenile offenders sent from the Juvenile Justice system for racist graffiti on a number of houses in Howard County.

- On May 27, 2010, OHR Investigators (Mary M. Campbell and Phillip L. Wise) provided Fair Housing Training for Community Homes' Staff. The focus for the staff was Howard County Code Fair Housing Law. It is a residential HUD supported property

Until the Analysis of Impediments to Fair Housing (AI) is updated, the County reviews impediments from the 1996 analysis and updates this information. The charts on the following pages summarize actions taken to overcome the effects of impediments identified in the 1996 AI.

The County recognizes the challenges to producing affordable housing as the housing market continues to decline with more foreclosures and increases in the cost of rehabilitation. Howard County continues to explore new approaches to evaluate and make decisions about the way affordable housing is (re)developed.

AFFIRMATIVELY FURTHERING FAIR HOUSING		
Impediments and recommendations from AI to Fair Housing Choice in the Baltimore Metropolitan Region, September 1996	Prior Year (2008) Actions Taken	Program Year 2009 Action Taken
A. Public and Assisted Housing	<p>OHR continues to implement its fair housing statutes, which protect citizens on 15 Bases (see narrative). There were 13 new housing cases filed in FFY 2008. OHR continues to participate in the Housing Choice Voucher Program (formerly Section 8) briefings with Housing in order to let Voucher holders know what the Fair Housing Law prohibits in Howard County particularly with regard to the Source of Income Basis, which includes any legal income, including the Voucher. There were 341 people in the briefings.</p> <p>The Baltimore Regional Fair Housing Group (Baltimore City, Baltimore County, Harford, and Howard Counties) has developed a Request for Proposal (RFP) to prepare a new <i>Analysis of Impediments to Fair Housing</i> (AI). The RFP was put out for bids and bids have been received. This committee has selected a consulting firm to complete the AI and the contract will be let in early August 2009 so that kick-off will be in September 2009. The Committee was especially cognizant of the suit against Westchester County, NY. The firm selected is Mullin &amp; Lonegran Associates. Office of Human Rights is a member of and representative to The Baltimore Regional Fair Housing Group</p>	<p>OHR continues to implement its fair housing statutes, which protect citizens on 15 Bases (see narrative). There were 21 new housing cases filed in FFY 2009. OHR continues to participate in the Housing Choice Voucher Program (formerly Section 8) briefings with Housing in order to let Voucher holders know what the Fair Housing Law prohibits in Howard County particularly with regard to the Source of Income Basis, which includes any legal income, including the Voucher. There were approximated 300 people in the briefings.</p> <p>The Baltimore Regional Fair Housing Group (Baltimore City, Baltimore County, Harford, and Howard Counties) had developed a Request for Proposal (RFP) to prepare a new <i>Analysis of Impediments to Fair Housing</i> (AI). The RFP was put out for bids and bids have been received. This committee has selected a consulting firm to complete the AI and the contract will be let in early August 2009 so that kick-off will be in September 2009. The Committee was especially cognizant of the suit against Westchester County, NY. The firm selected is Mullin &amp; Lonegran Associates. Office of Human Rights is a member of and</p>

		<p>representative to The Baltimore Regional Fair Housing Group. During this period, the consulting firm has been preparing the final document which will be published sometime in the Fall of 2010. Anne Arundel County joined the group also.</p> <p>OHR trained all staff from Community Homes, which is a HUD subsidized property, on May 27, 2010. Focus and purpose was to familiarize the staff with the Howard County Fair Housing Code which is more expansive than federal and/or state fair housing law.</p>
B. Sales and Rental Practices	<p>OHR distributes information brochures to citizens throughout the year and participates as trainer with Housing personnel in training landlords. OHR participated in the September 2007 and April 2008 Housing Fair sponsored by Howard County Housing, providing information and referral to citizens. OHR trained 50 real estate brokers and realtors on fair housing laws in Howard County.</p>	<p>OHR distributes information brochures to citizens throughout the year and participates as trainer with Housing personnel in training landlords. OHR participated in the Come Home to Howard County Housing Fair sponsored by Howard County Housing, providing information and referral to citizens.</p> <p>OHR trained 35 real estate brokers and realtors on fair housing laws in Howard County on July 16, 2009. This is a continuing education credit course.</p> <p>OHR co-sponsored a landlord/tenant workshop with MD Association of Human Rights Agencies on April 28, 2010 explaining Fair Housing Laws statewide</p>
C. Mortgage Lending Practices	<p>HCD continues to sponsor housing counseling workshops on a monthly basis. The workshops are conducted by Consumer Credit Counseling Services and are designed to assist persons with understanding the homebuying process. Other topics that are discussed include applying for a loan, loan processing and loan denials.</p>	<p>HCD continues to sponsor housing counseling workshops on a monthly basis. The workshops are conducted by Consumer Credit Counseling Services and are designed to assist persons with understanding the homebuying process. Other topics that are discussed include applying for a loan, loan processing and loan denials.</p>
D. Homeowner's Insurance	N/A	N/A

AFFIRMATIVELY FURTHERING FAIR HOUSING		
Impediments and recommendations from AI to Fair Housing Choice in the Baltimore Metropolitan Region, September 1996	Prior Year (2008) Actions Taken	Program Year 2009 Action Taken
E. Affordable Housing	During the program year, several new affordable communities were made available to the public including Patuxent Square and Ellicott Gardens.	Ellicott Gardens was completed September 2009. It is 99% leased. The HCHC acquired Columbia Landing on and it is currently % leased. Monarch Mills is in the process of being renovated. It will become the model for affordable housing when completed, containing 269 units. The 269 is not included in this Output.
F. Transportation	The transportation voucher program has been delayed and it has not yet been determined when it will be implemented. . The fixed bus routes have been expanded to some of the senior complexes. Transportation continues to be a challenge and new ways to address this priority will be explored in the coming year.	No actions taken during the program year.
G. Zoning and Land Use Policies	The County Executive appointed a Housing Task Force, which concluded it work in November 2006. The Task Force developed potential strategies to address affordable housing needs and goals, the barriers to implementing the provision for low, moderate and middle-income households and the resources to overcome such barriers.	No actions taken during program year
H. Hate/Bias Crimes	OHR conducted one Hate Bias Impact Panel (HBI) for juvenile offenders sent from the Juvenile Justice system for racist graffiti on a number of houses in Howard County.  On 3/31/09 OHR in conjunction with Cpl. Alan Shaffer provided HBI Training for the then current police recruit class in Howard County Police Department	The Howard County Housing Department depends on the Howard County Police Department to educate staff and residents on the signs of Hate Crimes and appropriate response. In FFY09, DHCD did not provide, nor was asked to provide, funding for the action.

AFFIRMATIVELY FURTHERING FAIR HOUSING		
Impediments and recommendations from AI to Fair Housing Choice in the Baltimore Metropolitan Region, September 1996	Prior Year (2008) Actions Taken	Program Year 2009 Action Taken
I. Fair Housing Choice for Persons with Disabilities	OHR staff continues to explain this portion of the law to 341 Housing Choice Voucher Program (formerly Section 8) participants during briefings and to landlords on an ad hoc basis. (See Section B above)	OHR staff continues to explain this portion of the law to 300 Housing Choice Voucher Program (formerly Section 8) participants during briefings and to landlords on an ad hoc basis. (See Section B above)
J. Families with Children	OHR staff explains this portion of the law to Housing Choice Voucher Program participants during briefings and to landlords on an ad hoc basis (see E. above).	OHR staff explains this portion of the law to Housing Choice Voucher Program participants during briefings and to landlords on an ad hoc basis (see E. above).
K. Fair Housing Enforcement	<p>Within 10 days of filing a Housing Complaint, the OHR Administrator shall decide whether to dismiss or authorize a complaint for investigation in accordance with the procedure provided in Section 12.207B of the Howard County Code. See Section B above for a discussion of the number of cases and their outcomes.</p>	<p>Within 10 days of filing a Housing Complaint, the OHR Administrator shall decide whether to dismiss or authorize a complaint for investigation in accordance with the procedure provided in Section 12.207B of the Howard County Code. See Section B above for a discussion of the number of cases and their outcomes.</p> <p>OHR received 21 new housing discrimination complaints during the period; closed 26 cases (including carryover) provide total of \$14,075 in remedy to Complainants and facilitated training; changed policies and got leases for complainants.</p> <p>OHR developed a sample procedure for use by landlords when they are qualifying persons who use any type of housing choice vouchers for payment of all or part of this rent. Distributed policy during training of landlords.</p>

AFFIRMATIVELY FURTHERING FAIR HOUSING		
Impediments and recommendations from AI to Fair Housing Choice in the Baltimore Metropolitan Region, September 1996	Prior Year (2008) Actions Taken	Program Year 2009 Action Taken
L. Community Education and Outreach	<p>Providing fair housing training is a part of OHR's mandate. The following trainings/briefings were conducted:</p> <ul style="list-style-type: none"> <li>OHR in conjunction with the Howard County Association of Realtors plans to provide a credit course for realtors on the Howard County Fair Housing Law on July 16, 2009 the second annual training for realtors in a 3-hour session.</li> <li>OHR participated with Housing in the Landlord Information Workshop on March 26, 2009 providing information about the Howard County Fair Housing Law.</li> <li>OHR had a booth at the Housing Fair (<i>Come Home to Howard County</i>) sponsored by the Department of Housing on April 18, 2009. Members of OHR staff provided fair housing information to citizens in the form of brochures, handouts, and answered questions about housing discrimination.</li> <li>OHR participates in the Office's briefings of Housing Choice Voucher participants. Approximately 341 participants in the Housing Choice Voucher Program were briefed on the County's Fair Housing Law, in particular the "Source of Income" basis in order to let people know how to recognize possible discrimination and where to file a charge of discrimination. Informational brochures (fair housing) are also distributed at these briefings. One of the brochures is printed in English, Russian, Spanish, Vietnamese, Korean and Chinese.</li> <li>The Howard County Human Rights Commission (HRC) used CDBG funds to sponsor its 14<sup>th</sup> annual Fair Housing Calendar Poster Contest. It was open to all schools in Howard County and 14 schools participated. The Fair Housing Poster Contest and Reception for Winners of the 2008 and 2009 Poster contest was held on June 4, 2009. Seventy-five guests attended including</li> </ul>	<p>Providing fair housing training is a part of OHR's mandate. The following trainings/briefings were conducted:</p> <ul style="list-style-type: none"> <li>OHR, in conjunction with the Howard County Association of Realtors, conducted a credit course for realtors on the Howard County Fair Housing Law on July 16, 2009 the second annual training for realtors in a 3-hour session.</li> <li>OHR had a booth at the Housing Fair (<i>Come Home to Howard County</i>) sponsored by the Department of Housing in April 2010. Members of OHR staff provided fair housing information to citizens in the form of brochures, handouts, and answered questions about housing discrimination.</li> </ul> <p>OHR participates in the Office's briefings of Housing Choice Voucher participants. Approximately 300 participants in the Housing Choice Voucher Program were briefed on the County's Fair Housing Law, in particular the "Source of Income" basis in order to let people know how to recognize possible discrimination and where to file a charge of discrimination. Informational brochures (fair housing) are also</p>

parents, teachers, and County officials. Each artist received a certificate of participation and those chosen as first second and third place winners received U.S. Savings Bonds. The 2009 winners, whose posters would have been featured in the 2010 calendar, understood when told that the calendar would not be produced. It was announced at the reception that their framed posters would be displaced in County Office Buildings.

OHR partnered with the Coalition Opposed to Violence and Extremism (COVE) on its Human Rights Day in Annapolis in March 2009. This program highlights for State Legislators the issue of Human Rights in Maryland.



#### **4. D. Address obstacles to meeting underserved needs**

Involving the citizens and providing opportunities for public input is an important process by which the County can evaluate the underserved needs. DHCD will continue to work with other County Departments and non-profit organizations in order to better assess the specific needs of special or underserved populations.

Transportation for low- and moderate-income persons is necessary in order access jobs, training, health care and other services. Due to the suburban nature of the County, public transportation is limited primarily to Columbia with some individual bus routes to western Howard County and to Baltimore.

In previous years, rapid growth, zoning and other restrictions have diminished the availability of land in the County. In an effort to address this obstacle, DHCD and the Department of Planning and Zoning have prepared an inventory of all county owned properties to determine if there are sites suitable for development of affordable housing.

The cost of land and housing continue to be the main obstacle to affordable housing. Following trends in the Nation and State, the average price paid for a Howard County single- family detached or town home in January 2009 was 512,968.00. However, compared to the January 2008 cost of 572,400.00, the market shows a 10.4% drop in average pricing. (Source: *Howard County Economic Indicators, June 2009Report*). A moderately priced single-family house in FFY09 in Howard County is \$350,000.00 or above.

Condominium prices in January 2009 averaged \$286,899.00, down 9.3% from the average price of \$316,074.00 in January 2008. This study shows that the market is returning to a more "normal market" where average housing prices are high, but remain out of reach for many low- and moderate-income persons. Howard County is addressing this issue with innovative programs such as the MIHU and Shared Equity Programs. Without these programs, low- and moderate-income families would not be able to become homeowners. The Housing Department and Housing Commission continues to explore other programs to provide affordable housing in the County.

#### **5. Leveraging Resources**

- a. Identify progress in obtaining "other" public and private resources to address needs.
- b. How Federal sources from HUD leveraged other public and private resources.

The County frequently secures a broad array of other funds in addition to CDBG and HOME to accomplish Consolidated Plan objectives. The table below shows that at approximately \$1,090,482 was leveraged from non-federal sources in FFY09.

**Describe Other Actions in the Strategic or Annual Action Plans taken to address obstacles to meeting underserved needs.**

#### **5. Leveraging Resources**

- c. Identify progress in obtaining "other" public and private resources to address needs.
- d. How Federal sources from HUD leveraged other public and private resources.

The County uses other monies in addition to CDBG and HOME to accomplish Consolidated Plan objectives. The table below shows that at approximately \$104,308 was leveraged from non-federal sources in FFY09.

LEVERAGING SUMMARY			
ACTIVITY	CDBG COMMITTED	HOME/ADDI COMMITTED	NON-FEDERAL
Home – Home Ownership Assistance Program	\$ Not Funded	\$ Not Funded	\$?
Home Ownership Opportunity Program	\$ Not Funded	\$ Not Funded	\$?
Settlement Down Payment Loan Program	\$ Not Funded	\$ Not Funded	\$630,625
Maryland Mortgage Program	\$ ?	\$?	\$?
Columbia Housing Corporation	\$?	\$0	\$0
Community Housing Assistance Initiative	\$258,196.80	\$0	\$0
HOME Housing Initiative Program	\$44,627.66	\$835,788.53	\$0
Housing Rehabilitation Loan Program	\$77,000.00	\$0	\$0
Home Repair and Modification Program	\$42,795.00	\$0	\$170,128
Bridges to Housing Stability, Inc.	\$335,380.00	\$0	\$23,323
Domestic Violence Center	\$41,000.00	\$0	\$266,406
Total Leveraged	\$798,999.46	\$835,788.53	\$1,090,482

#### Leveraging resources to obtain other public and private resources

Howard County Government provides funding through its' Community Service Partnerships Grant Program (CSP). This is a local, competitive grants program administered by the Howard County Department of Citizen Services. In FFY09 the program awarded approximately 4.7 million dollars in Community Service Partnership funding to 32 local agencies. These organizations provide a wide range of human services to Howard County residents who are economically disadvantaged including individuals and families who are experiencing homelessness or are at-risk of becoming homeless.

In addition to County general fund dollars, the Department of Citizen Services receives approximately \$93,000 in Community Development Block Grant funds (CDBG) to fund both housing and eligible public service activities that directly serve homeless, at-risk homeless, elderly and disabled persons.

The Department also administers the following Federal and State grants:

- The Emergency Shelter Grant (ESG) funded by the Maryland Department of Housing and Community Development;
- Service Linked Housing (SLH), Emergency and Transitional Housing and Services (ETHS), Homeless Prevention Programs (HPP) and The Emergency Food Assistance Program (TEFAP) all funded by the Maryland Department of Human Resources;
- The Emergency Food and Shelter Program authorized under the McKinney-Vento Homeless Assistance Act P.L. 100-628; and
- The Supportive Housing Program funded by the U. S. Department of Housing and Urban Development
- Homeless Prevention and Rapid Re-housing Program (HPRP)

Through its Community Housing Assistance Initiative (CHAI) and Housing Initiatives Loan Program (HILP), Howard County assists non-profits and partners with who other developers of affordable housing to fund various types of housing development and redevelopment projects within the County. This past year, the County has assisted organizations that provide group homes for persons with developmental and physical disabilities and organizations that are providers of housing for homeless families.

The Housing Commission has assisted affordable homeownership and rental projects by donating land (by way of long-term ground lease), the use of local, State and federal mortgage programs and assisting developers to obtain low-income housing tax credits. Examples of projects that have received funding support include, Port Capital, Parkview at Emerson and Patuxent Square and Ellicott Gardens and Monarch Mills (Guilford Gardens) rental communities.

### **Route 1 Corridor Revitalization**

In partnership with Howard County, the State Highway Administration's consultants completed their report in February 2008 on the US 1 Corridor Improvement Strategy. The consultant's work was funded through the Transportation Equity Act, administered solely by the State Highway Administration. At a public meeting in May 2008, the consultants presented the results and recommendations of the study. Subsequently, the county and the State Highway Administration signed a Letter of Agreement in October 2008 to implement the report's recommendations, including a new US 1 right-of-way width and associated streetscape elements. In July 2009, the Howard County Council adopted an updated Route 1 Manual that incorporates the report's recommendations as standards to be used when developing property in the Route 1 corridor.

From fall 2008 through spring 2009, the county's consultants studied a portion of the Route 1 roadway between MD 175 and Meadowridge Road. The study's goal was to examine the impacts of the new US 1 right-of-way on the roadway, utilities, land uses and on current and future development projects. Several development projects are expected to occur in this vicinity over the next few years. These developments offer a potential opportunity to coordinate among the county, the State Highway Administration and the property owners with the goal of achieving the recommended road and streetscape design for that portion of the US 1 corridor.

In June 2008, the County Council adopted legislation to establish a Design Advisory Panel that promotes design excellence by making recommendations on development plans. The development plans of certain properties in the Route 1 corridor are subject to the panel's review. In June 2009, the panel reviewed its first development project in the Route 1 corridor.

To continue improving the appearance and function of the Route 1 corridor, new sidewalks were installed in January 2009 on the west side of US 1 in the vicinity of Troy Hill Drive.

For more information on the Route 1 revitalization efforts, please see the Howard County Web site at <http://www.co.ho.md.us/DPZ/Community/communityplanning.htm>

- e. How matching requirements were satisfied.

## **HOME Program**

The HOME Program requires that participating jurisdictions (PJs) provide matching funds amounts equal to 25 percent of the total HOME funds expended, less administrative funds. This match must come from non-federal funds. Generally, properties acquired at below market values, negotiations of fees and tax abatements, infrastructure improvements for HOME-assisted and HOME-eligible projects and donations from local foundations or local developers are some of the sources used to meet the matching requirement. For FFY09, Howard County's match liability was reduced to 0% as a result of the federally declared disaster caused by the severe winter snowstorms of 2010.

## **MANAGING THE PROCESS**

### **Ensure compliance with program and comprehensive planning requirements**

Howard County DHCD serves as the selected County agency responsible for administering the CDBG and HOME Programs. During the program year, the department continued to implement systemic changes in its subrecipient management practices as well as in its overall project management and daily operational activities. The department continues to realize the extraordinary benefits of dedicated grants management staffing complimented by the key compliance and monitoring staff position secured by the department in 2009.

In the area of subrecipient management, applications for Funding are received on an annual basis from non-profit organizations and are reviewed against the goals and objectives identified in the Consolidated Plan to determine whether the project or activity is consistent with the Plan. All applicants are required to ensure that eligible activities meet the requirements of the applicable federal regulations. Organizations receiving funding under the CDBG and HOME programs are required to provide both programmatic and fiscal reports to ensure that activities are being carried out in the manner prescribed in Grant and Subrecipient Agreement Statements of Work. Quarterly, periodic reports, on-site monitoring and technical assistance visits along with regular communication, provide an opportunity to observe the effectiveness of project/ service delivery. Regarding fiscal accountability, the County is required to conduct an annual single audit, which is performed by an independent auditor. All organizations submitting applicants for CDBG and HOME funding are required to submit the most recent copy of their organization's audit report.

## **CITIZEN PARTICIPATION**

1. Provide a summary of citizen comments

A Public Notice and Notice of Public Hearing for the FFY09 CAPER were originally published on September 9, 2010. The Notices were published in the Howard County Times and Columbia Flier. The notice indicated that citizens had until September 30, 2010 to submit written comments on the contents of the CAPER. A summary of all comments received and responses will be included in the final CAPER document that will be submitted to the U.S. Department of Housing and Urban Development (HUD) on or about October 1, 2010.

2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan.

For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the report period, and the geographic distribution and location of expenditures.

Total amount of reported funding (including program income) as of June 30, 2010 is shown below.

HUD FUNDING AND EXPENDITURES SUMMARY						
Source		Grant Amount	Program Income	Total FFY09 Funding	Amount Expended (prior years)	Total Amount Expended
Community Block Grant Program	Development	\$1,171,472	\$175,000.00	\$1,173,472	\$853,820.73	\$2,200,293.00
HOME Partnerships Program	Investment	\$545,847	\$-0-	\$545,847	\$1,200,246.2326	\$1,746,093.23
TOTAL		\$1, 717,319	\$175,000.00	\$1,719,319	\$2,054,066.96	\$3,946,385

Grantees are encouraged to include maps in describing the geographic distribution and location of investments (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

#### Geographical Distribution and Location of Expenditures

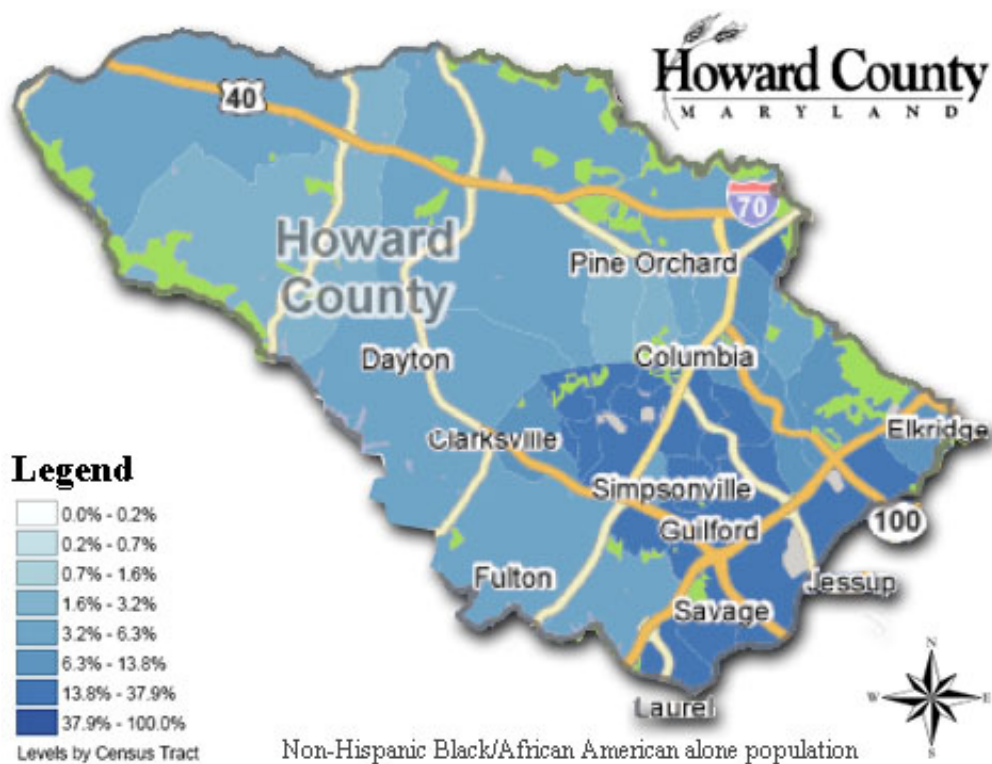
The County's CDBG and HOME Programs provide funding to a variety of initiatives and programs to assist low- and moderate-income persons who are residents of the County.

These programs are described in detail in this report. **The County continues to distribute its allotment of CDBG funds on a broad countywide basis** and does not dedicate substantial resources to specific targeted areas.

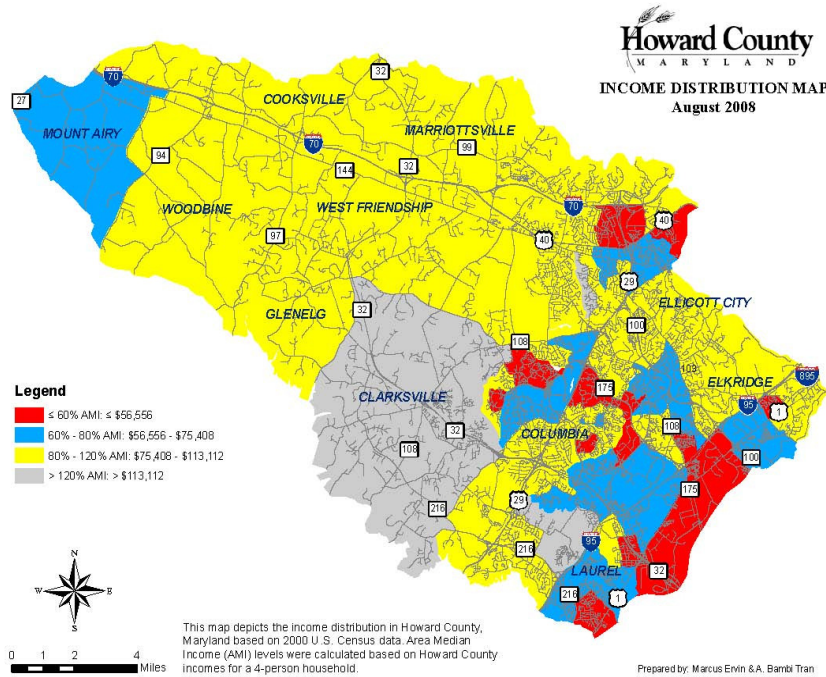
Most minorities live in eastern Howard County with lesser concentrations in the western areas of Cooksville, West friendship and Clarksville. Based on the 2000 Census, the project that has a specific geographic distribution, noted below, has a higher area of minority concentration. However, the majority of African Americans live in parts of Columbia, Elkridge and Laurel. The densest concentration of African Americans is located in six census tracts in Columbia. The densest Caucasian populations are located in Columbia, Ellicott City and parts of Laurel and Elkridge. Compared to other minorities, Asians and Pacific Islanders, although relatively small in numbers, are more dispersed throughout the County. They are primarily concentrated, however, in Columbia, Ellicott City and parts of Laurel and Elkridge. Most Hispanics live in parts of Columbia, Laurel, Elkridge and Ellicott City with the greatest concentrations living in two census tracts in Columbia and one in Laurel. For additional details on the 2000 Census go to [www.howardcountymd.us/DPZ/Research/dpz\\_research.htm](http://www.howardcountymd.us/DPZ/Research/dpz_research.htm) and click on Research report – Issue 12 and 13.

Only one project is targeted to a specific geographical area. Goal 15 of the Consolidated Plan is to create opportunities for children and youth that increase healthy behaviors and improve academic success. The Roger Carter After School Program is a continuation effort to provide such a program to the children and youth of the Hilltop apartment community. CDBG and HOME projects are implemented Countywide and are directed toward income eligible persons. Demographic information is reported on quarterly reports and entered into the IDIS database. Please refer to IDIS Report CO4PR03 (CDBG Activity Summary Report for Program Year 2009) for minority and ethnicity demographics for projects that occurred during the 2009 report year.

# MAP OF AREAS OF MINORITY CONCENTRATION, RACE AND ETHNICITY



## INCOME DISTRIBUTION MAP





## INSTITUTIONAL STRUCTURE

Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

### Overcome Gaps in Institutional Structures

Currently there are no gaps in the institutional structure. The Howard County Department of Housing and Community Development (DHCD) is one of 17 departments that comprise County government. The Director of the DHCD reports directly to the County Executive. DHCD has a Housing and Community Development Board that recommends policy for County owned housing and makes recommendations for approval of County Housing and Community Development loan and grant programs. The Board advises the County Executive on housing policy and community development activities.

The County Housing Commission is a separate legal entity that serves as the Public Housing Authority for the purpose of developing and managing housing for low- and moderate-income persons. There is a close working relationship between DHCD and the Housing Commission. The Department of Citizen Services oversees the County's Community Service Partnership Program. This Department works closely with the human service community including faith-based organizations that participate in the County's Continuum of Care.

### Enhance Coordination

DHCD and the Housing Commission work closely with various County Departments to implement home ownership and rental projects. The front-end advice of the Department of Planning and Zoning and the Department of Public Works is critical to the timely and effective implementation of development projects.

DHCD also works closely with Department of Citizen Services to implement related programs. In addition, both agencies coordinate with non-profit providers in the County that implement various housing and community development initiatives including the delivery of public service programs.

DHCD is also a member of the Association of Community Services, a network of Howard County human service providers whose mission is to promote a comprehensive system of quality human services available and accessible to all residents. Department staff work with a number of agencies and serve on various committees including the Local Children's Board, Healthy Families of Howard County, Rebuilding Together (formerly Christmas in April), and the Association of Community Services.

Comment [BP1]: Add anything from Shirelle

## MONITORING

Describe how and the frequency with which the grantee monitored activities.

### Monitoring

DHCD is responsible for monitoring progress on meeting the goals in the Consolidated Plan. Numerous nonprofit organizations implement a variety of programs to meet these goals. DHCD engages in an ongoing process of monitoring and reporting the accomplishments of agencies implementing programs identified in the Action Plan as well as reporting on the progress made in reaching the goals outlined in the five year Plan. Each project is reviewed for compliance with all federal and state regulations to ensure project goals and federal regulations are met.

Periodically throughout the year, DHCD reviewed projects, conducted site visits, hosted technical assistance and training sessions and investigated projects that were making slow progress and/or had not been completed within expected timeframes. In compliance with HOME regulations, the County conducts on-site inspections and monitors all contract obligations associated with this program. DHCD continues to work closely with the HUD regional office to ensure ongoing compliance with federal regulations.

As previously stated, DHCD has hired Compliance and Monitoring Officer whose job encompasses the monitoring of all parties who receive federal, state and local funding.

2. Describe the results of monitoring including any improvements.

During the reporting period, DHCD monitored all underway activities in varying degrees. Due to staffing constraints, some activities were remotely monitored through performance reports and information provided with reimbursement requests.

3. Self-Evaluation

a. Describe the effect programs have in solving neighborhood and community problems.

Howard County continues to play a vital role in ensuring the sustainability and operation of programs and activities of great benefit to County residents, with the assistance of federal funding. The focus of this effort is specific to those citizens of low- and moderate-incomes. CDBG funding has been used to provide infrastructure for a housing development projects and to acquire land for the construction of housing for rental and home ownership. HOME and CDBG funds have been used to improve housing occupied by the elderly and person with disabilities. Additionally, CDBG funds continue to be vital to providing services to Howard County's most vulnerable populations including job training and placement, homeless shelters, child day care and programs for at-risk youth and services for seniors and persons with disabilities.

The County's job training and employment programs continue to be very successful in assisting low- and moderate-income persons move toward self-sufficiency. Without the ability to improve one's economic status beyond minimum wage, it is unlikely that families will be able to move off subsidies or toward home ownership. The Community Outreach Empowerment Program exceeds expectation in terms of assisting people to move toward better economic job opportunities.

The demand for the Department of Citizen Services (DCS) Home Repair and Modification Program services has increased again over the past year. The program has generally exhausted its CDBG funding by the end of the 3<sup>rd</sup> quarter of the program year and currently maintains a waiting list. The Department also works with Rebuilding Together to leverage all available resources for the rehabilitation of owner-occupied housing. Rebuilding Together Howard County (RTHC) is a volunteer organization that works in partnership with the community to address the needs of low-income homeowners, primarily the elderly, disabled, and families with children. Due to limited resources and the suspension of the Housing Rehabilitation Loan Program, DHCD staff will continue to refer applicants to other programs, such as RTHC, when appropriate.

b. Describe the progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.

DHCD in partnership with the DCS and non-profit providers used CDBG funds to implement a multi-faceted strategy to move homeless and subsidy-dependent residents to economic and 8,484 housing self-sufficiency. The County has been able to leverage CDBG, state and private funds to reach affordable housing goals. The chart below identifies Consolidated Plan goals, activities, outputs and dollars associated with the project or program.

<b>Goal 1. Expand efforts to preserve and retain existing housing stock.</b>		
<b>Strategy:</b> Assist homeowners in maintaining and improving properties while allowing them to remain affordable.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
Rehabilitation Loan Program	0	0
<b>Goal 2. Increase affordable housing through home ownership.</b>		
<b>Strategies:</b> 1. Assist first-time homebuyers with settlement down payment costs. 2. Development of affordable housing.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
Settlement Down Payment Loan Program	\$500,000	32
Home Ownership Opportunity Program	0	0
<b>Goal 3. Expand the supply of affordable rental units.</b>		
<b>Strategy:</b> 1. Development of affordable rental units. 2. Support the construction or rehabilitation of affordable housing projects by providing initial operating deficit reserve funds.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
Housing Initiative Loan Program	0	0
Community Housing Assistance Initiative		
<b>Goal 4. Support the county's existing public and assisted housing programs to provide rental assistance and support services.</b>		
<b>Strategy:</b> Continue to support the Commissions operation of Housing Choice Voucher (Section 8) and other rental assistance program.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
Housing Choice Voucher	\$ 8,481,204	8,484
<b>Goal 5. Support the enhancement and development of crisis intervention programs to assist the working poor and others in need.</b>		
<b>Strategy:</b> 1. Actively Participate in and support the efforts of the newly created Board To Promote Self Sufficiency programs.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
Attend regular Board Meeting	0	10
<b>Goal 6. Comprehensively address the issue of homelessness by providing a continuum of care including prevention, outreach, assessment and supportive shelter to aid in assisting the homeless to move toward self-sufficiency and permanent housing.</b>		

<b>Strategy:</b> 1. Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care.  2. The provision of case management, support services and housing stabilization services for homeless individuals and families and those meeting HUD's definition of Chronically homeless.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
Emergency Motel Program	\$27,000	244 People
Transitional Housing Lease Extension-Domestic Violence Victims	\$20,700	97 People
Mental Health Program for Domestic Violence Victims	\$14,400	118 People
Transitional Housing – CCH/Case Management	\$5,653.33	5 People
Supported Housing Program (Persons w/Disabilities)	\$574.79	3 People
<b>Goal 7. Implement the County's Anti-displacement and Relocation Assistance Policy.</b>		
<b>Strategy:</b> Provide involuntarily displaced persons with assistance to relocate consistent with the County's policy.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
Relocation	\$0	0 People
<b>Goal 8. Affordable Housing for the Special Needs Population and Supportive Services.</b>		
<b>Strategy:</b> 1. Provide Funding for housing repair and modifications for the elderly and individuals with disabilities.  2. Provide one-time assistance to elderly and disabled individual experiencing a health crisis.  3. Assist with repair/modifications of group homes.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
Home Repair and Modification Program	56,928.50	135 People
Personal Assistance Service Program	\$32,046.59	163 People
Rehabilitated Housing Initiative Loan Program Community Housing Assistance Initiative	\$110,690.69	3 units
<b>Goal 9. Support Howard County's Fair Housing Efforts.</b>		
<b>Strategy:</b> Continue to support the Office of Human Rights effort to affirmatively further fair housing and overcome barriers to fair housing identified in the analysis of impediments study.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
9 and 10 omitted in Action Plan	N/A	N/A
<b>Goal 10. Planning and Administration</b>		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
9 and 10 omitted in Action Plan	N/A	N/A
<b>Goal 11. Expansion of Transportation Services.</b>		
<b>Strategy:</b> Assist income eligible individuals, including those with disabilities and senior citizens by providing tickets/vouchers for the Howard Transit fixed bus route system to be used for employment related transportation		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
Not Funded in FFY09.	0	0

<b>Goal 12. Revitalization of the Route 40 Corridor and continued revitalization of the Route One Corridor.</b>		
<b>Strategy:</b> See Community Housing Assistance Initiative, TBRA and Relocation Assistance		
<b>Goal 13. Create new jobs through low-interest financing to business.</b>		
<b>Strategy:</b> Provide low interest business loans to new or expanding business that will create jobs for income eligible persons.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
James Rouse Entrepreneurial Fund (JREF)	N/A	N/A
<b>Goal 14. Provide for job training and micro enterprise development</b>		
<b>Strategy:</b> Provide funding for CBDO's to Carry out special Economic Development Activities, offering job training, career/life coaching, job placement and mentoring to increase the wage earning capacity of low-and moderate-income individuals		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
Employment Connection Program	\$146,308.45	210 People
RENEW Program (CAN/GNA/LPN)	\$123,426	25 People
Child Care Training Program	\$57,177	80 People
FIRN – Job Development Program	\$0	N/A
<b>Goal 15. AFFORDABLE CHILD CARE.</b>		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
Child Care Tuition Program	\$36,000	42 People
<b>Goal 16. Opportunities for children and youth that increase healthy behaviors and improve academic success.</b>		
<b>Strategy:</b> Make a variety of programs available for children and youth including affordable after-school, academic and recreation activities.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
Rogers Carter After-School Program	\$36,207	41 People
<b>Goal 17. Life skills and parenting programs.</b>		
<b>Strategy:</b> Support life skills and parenting training programs and services to aid families in balancing home and work life.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
No Activities	0	0
<b>Goal 18. Reduce lead based paint hazards.</b>		
<b>Strategy:</b> Identify and abate lead paint hazards in single and multi-family residential properties being rehabilitated and in mortgage programs sponsored by the County.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
No Activities	0	0
<b>Goal 19. Support anti-crime efforts</b>		
<b>Strategy:</b> Support the Police Department in its anti-crime efforts throughout communities in the County, particularly in the C-Safe Communities.		
<b>Program</b>	<b>Funds</b>	<b>FY 2009 Output</b>
See Goal 16.	N/A	N/A

- c. Describe how the grantee provided decent housing and a suitable living environment and expanded economic opportunity principally for low- and moderate-income persons.

The cost of land and housing continues to be the main obstacle to affordable housing; however, through the MIHU Program and the Shared Equity Program, DHCD has been successful in assisting moderate-income families with purchasing homes.

The Department has not been as successful in assisting *low-income* families find homes. These families require additional assistance in the form of direct loans. Because the federal income limits for the direct loan programs used by the County (CDBG and HOME) are so low the families eligible for these loans still cannot afford to buy homes. However, because the income limits in the State mortgage programs are significantly higher, the County has been able to assist 81 households to become homeowners.

During FY 2009, HOME loans were made to The ARC of Howard County, Transitional Housing Resources, Inc., Supported Living Incorporated and Congregations Concerned for the Homeless to support the rehabilitation of single family affordable housing units, allowing them to remain as suitable living environments for persons with disabilities and formerly homeless families.

Patuxent Square, an 80- unit mixed use affordable multi-family housing development was completed during the program year. CDBG, HOME and Community Legacy funds were used to acquire the land for this project. The residential component of this development is 100% leased.

- d. Indicate any actions falling behind schedule.

During the FFY09 Program Year, the department experienced significant improvement in implementing projects on schedule and maintaining an acceptable expenditure rate. By the end of the program year, approximately 85% of CDBG-funded activities had been successfully completed. Unfortunately, the Housing Rehabilitation Loan Program which has been redesigned, has not yet cleared the local legal review and policy amendment process as of yet and continues to be in suspense. With regards to the expenditure of funds, the County successfully met the 1st and 2<sup>nd</sup> portions of the annual CDBG timeliness test, that of having no more than 1.5 times its most recent grant allocation in the Line of Credit 60 days prior to the end of the program year.

- e. Describe how activities and strategies made an impact on identified needs and identify indicators that would best describe the results.

Please refer to General Question Section 1.a.

Identify barriers that had a negative impact on fulfilling the strategies and overall vision

The current economic crisis has had a most notable impact upon both governmental and private finances. As the wave of foreclosures continue and unemployment rates steadily rise, local social and human services delivery systems are being strained beyond capacity placing an even greater demand on the departments to help meet the ever increasing need for affordable housing. As noted in recent years, the supply of affordable rental housing has not kept pace with the increase in population in recent years. Rents have not decreased to a level affordable for low- and moderate-income families (with incomes at or below 80% of AMI).

Additionally, there is now an even more significant a disparity between the cost of housing and available employment, as wages are consistently not able to keep pace with inflation and housing costs.

The County's Moderate Income Housing Units (MIHU) Program and the Shared Appreciation Program, formerly known as the Shared Equity Program, are the primary products available to assist moderate-income persons become homeowners. Due to the income limits, it is more difficult to use the CDBG and HOME direct loan programs to assist low- and moderate-income families in becoming homeowners

- f. Identify whether major goals are on target and discuss reasons for those that are not on target.

Most major goals are currently on target. The program areas to which the department will continue to dedicate significant time and resources are the development and implementation of its affordable housing development activities and the ongoing implementation of Community Housing Development Organizations (CHDO).

- g. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

It is the intent of DHCD to address the shortage of affordable housing facing Howard County's most cost-burdened by working in partnership with a wide base of local public/private entities to continue to improve land use regulations, offer incentives, financing and evaluate requirements that might be potential barriers to the development of affordable housing.

## **HOME Program Accomplishments**

The HOME Housing Assistance Initiative Project continues to be an important housing financing tool. During FFY 2009, three (3) organizations completed renovations to group homes that were aging and in disrepair. A fourth organization was provided with funding allowing them to rehabilitate 5 townhouses that are used as transitional housing units for homeless families.

CHDO activities completed during the program year include the acquisition and rehabilitation of two single family units by B.B. Homes, Inc., a provider of housing and services for persons with disabilities. The CHDO set-aside served as supplemental funding for the organizations approved HUD 811 housing activity.

## **LEAD-BASED PAINT**

Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

### **Evaluate and Reduce Lead Based Paint Hazards**

The County has been diligent in addressing the hazards of lead-based paint. Department staff has completed HUD lead-based paint training courses and are qualified to conduct visual inspections. When clients are using financial assistance through the County's programs all units built prior to 1978 must be inspected for lead-based paint hazards.

During the program year, no two single family housing units were inspected as they were being rehabilitated that were built or purchased after 1980. Both units were cleared of having lead-based paint. Asbestos was the only material removed from one property because of material on the siding and kitchen flooring.

The two units were:

9110 Tumbleweed Run  
Unit H  
Laurel, MD 20723

10163 High Ridge Road  
Laurel, MD 20723

## HOUSING

Describe actions taken during the last year to foster and maintain affordable housing

### Foster and Maintain Affordable Housing

The cost of housing and lack of affordability in Howard County continue to pose challenges to assisting low- and moderate-income persons become homeowners. The County continues to use a variety of programs to achieve the goal of affordable home ownership. The County's Moderate Income Housing Unit Program (MIHU) has great potential to create affordable housing units. Another important County program is the Shared Appreciation Program formerly known as the Shared Equity Program, which is funded by the Housing Commission. The County also utilizes several direct loan programs to achieve affordable home ownership. Often, multiple programs are used to help a client achieve the goal of affordable home ownership. In order to participate in the County's direct loan programs, each potential homeowner must complete a housing counseling seminar to be eligible for loan assistance.

The County has implemented two types of rehabilitation programs. Both are available to the homeowner if the unit is the primary residence and the owner meets the income eligibility requirement. The first program is operated by the Howard County Department of Citizen Services- Office on Aging and serves elderly and handicapped individuals providing emergency repairs as well as rehabilitation to make the units more accessible enabling this population to age in place and to provide both groups the ability to live as independently as possible. The second program is the Substantial Housing Rehabilitation Program which has been in suspense for over a year due to staff turnover. The department has redesigned the program to provide for a more streamlined application process and intends to fund the program using CDBG rather than HOME. The program is expected to be made available to the public by the end of November 2010.

### 1. Home Ownership

The above programs and other home ownership programs are described in more detail below. Several programs have been suspended pending policy and procedure amendments. Table 2, Affordable Housing through Home Ownership, provides a list of specific accomplishments for each home ownership program during the reporting period.

The table shows cumulative accomplishments, units after construction and a comparison of the five-year Consolidated Plan goals. Units after completion of construction are shown on



the chart because these types of projects take several years to complete and activities (from initial plans to land acquisition) have occurred during the cumulative reporting period.

- 2. Moderate Income Housing Unit Program (MIHU)** – The MIHU Program is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion (generally 10% or 15%) of the dwelling units to households of moderate income. The County established the MIHU program in 1996. MIHUs are sold or rented through Howard County Housing's housing agency, at affordable sale prices and rents. The Department uses a lottery system to select potential homeowners for the available for-sale properties. Individuals or families wishing to participate must complete an application form during an open enrollment month. Eligibility is based on factors that include income, assets, and household size. Once applicants are certified as eligible, their names are placed on a waiting list. When the next MIHU lottery is held, all applicants determined to be eligible and pre-qualified for a mortgage are invited to participate in a lottery. Potential renters can apply for MIHU rental units directly at the apartment communities. Rental units are available throughout the year on a first come, first serve basis. (For additional information on the MIHU Program go to: [www.howardcountymd.gov](http://www.howardcountymd.gov))

During FFY 2009, seven (7) lotteries were held and 19 applicants were selected as potential homebuyers. It is estimated that 1,000 units will be available to the Department in the next five years. Listed below are the MIHU home ownership projects that are in various stages of development:

- **Cherry Tree Park** – The completed project has 17 MIHU units. All 17 units are owner-occupied as of December 2009.
- **Shipley's Grant** – The completed project will have 316 townhouses and 80 condominium units. Howard County Housing awarded 8 MIHU units in phase 1 of the development. In FFY09, the last 2 awarded applicants became homeowners in Phase I. Phase II of the project is scheduled to start in 2011 and will offer 6 additional MIHU homes
- **Elkridge Crossing** - The development will consist of a mix of 266 townhouses and 96 condominium units. In FFY09, 2 existing MIHU homeowners resold their units through the housing department to new moderate income households. Phase III of Elkridge Crossing Towns will begin construction in the fall of 2010.
- **Gatherings at Jefferson Place** – The completed project will have 135 age- restricted condominium units. There will be 14 MIHU condos in the community. From June 30, 2009, to June 30, 2010, 6 MIHU applicants became homeowners in the first 2 buildings. The 3<sup>rd</sup> building is scheduled for completion in the fall of 2010.
- **Belmont Station** – The completed project will have 110 townhomes, including 17 MIHU homes. In FFY09, the last 6 MIHUs were awarded, so now there are 17 MIHU homeowners in the development.
- **Village Towns** – Construction for Phase 1 was completed in FFY2009 and 5 MIHU applicants settled on their new homes. There were 7 applicants under contract and scheduled to settle in late summer or early fall 2010.

**3. Shared Appreciation Program** – Another strategy of the Department is the Shared Appreciation Program. As the name implies, the Housing Commission owns a share in a house with the homeowner owning the remaining share. During FFY 2009, no Shared Equity transactions were closed. As discussed above, this program is often used with other programs to achieve affordability. It has been a very effective program in helping low- and moderate-income families become homeowners.

**4. Direct Loan Programs** – The following direct loan programs are also used to assist low- and moderate-income families achieve the goal of homeownership. The County continues to use State loan programs when needed, including the Maryland Mortgage Program and Down Payment & Settlement Expense Loan Program (DSELP). The State income limits are significantly higher than the Federal income limits. For example, the State income limit for a family of 3 or more is \$115,080 (Source: [www.morehouse4less.com](http://www.morehouse4less.com)) and under the federal programs the income limit for a family of four is \$82,100. (Source: [www.hud.gov](http://www.hud.gov)). Activities under those programs are listed below.

- **HOME Homeownership Assistance Program** – A HOME direct loan program (Not funded in FFY0)
- **Home Ownership Opportunity Program (HOOP)** – A CDBG settlement and down payment loan program (not funded in FFY10)

**5. Homeownership Counseling Programs**

- **Housing Counseling Program** – The Department conducts monthly home ownership counseling classes, which are a requirement to participate in any first time buyer direct loan funding programs. During FFY 2010, 148 individuals participated in this program.

Information discussed at the workshop includes, but is not limited to, preparing for home ownership (what can you afford to buy), obtaining a mortgage, shopping for a home, preparing for the closing, and life as a homeowner (meeting financial obligations, household budgeting, reaping the financial benefits of home ownership).

- **Family Self-Sufficiency Program** – This HUD funded program assists the Housing Choice Voucher Program residents achieve economic independence and the opportunity for home ownership. This comprehensive program helps upgrade work skills, and provides access to training programs and employment counseling. When participants are employed, an escrow account is established that is matched with program funds. When contract terms are met, the account can be used for a down payment on a home as well as other financial obligations, including educational expenses.

During FFY10, 42 families participated in this program and 2 successfully graduated.

**6. CHDO Projects** - During FFY08 there were no active CHDO projects underway however, Housing staff have been working with a local provider of housing and services for persons with disabilities, on achieving CHDO status and expects to designate and commit CHDO funds to the organization in the first quarter of 2010.

**Comment [P2]:** Update Shirelle

**7. CDBG Community Housing Assistance Initiative and the HOME Housing Initiative Program** – These programs are used by the department to fund eligible acquisition, construction and rehabilitation. These programs are also used to assist in the development of rental housing development projects.

**8. Housing Rehab Programs**

- **Housing Rehabilitation Loan Program** – The program assists homeowners in maintaining and improving properties while allowing them to remain affordable.

During FFY09 this program was not operational as a result of staff turnover and the implementation of new procedures. The department expects to have the program operational by the end of 2010.

- **Home Repair and Modification Program** – The purpose of this program is to assist low- and moderate-income seniors and handicapped individuals remain in their homes. During FFY09, this program assisted 30 individuals.

- **Energy Efficiency Improvements**

10163 High Ridge Rd was completed July, 2010 and involved the acquisition and full rehabilitation of a foreclosed 2BR/1BA single-family detached home in Laurel, Maryland. The approximately 878 square foot home was improved to include a 182 Square Feet Rear Addition that allowed for an extra bedroom, full-bathroom, and upgraded laundry room bringing the total square footage to 1,060. Energy efficiency improvements included the incorporation of a geothermal HVAC system; Power-Pipe waste heat recovery system; dense pack cellulose in sidewalls, stud cavities, styrofoam plugs; 2 part spray-in-place foam onto the band board framing in the crawlspace and application of same material to foundation wall to cover wall to original crawlspace slab; and R-14 insulation value over all surfaces + low flame spread cover over foam on sidewall.

**Specific Housing Objectives**

1. Evaluate progress in meeting specific objectives of providing affordable housing, including the number of extremely low-income, low-income and moderate-income renter and owner households comparing actual accomplishment with proposed goals during the reporting period.

**TABLE 2. AFFORDABLE HOUSING THROUGH HOME OWNERSHIP**

2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during reporting period.

Housing Type	Income Range	Project	Program Year Units	Program Year Household Size	Cumulative Actual Units	Cumulative After Completion of Construction
Home Ownership	Low- to Moderate	Home Ownership Loans (SDLP) – CDBG	0	N/A	0	N/A
Home Ownership	Low- to Moderate	Home Ownership Loans (HOOP) – CDBG	0	N/A	0	N/A
Home Ownership	Low- to Moderate	Home Ownership Loans – HOME	0	To be Determined	0	6
Home Ownership	Low- to Moderate	Home Ownership Loans – SDLP – Non-CDBG	36 0	3 N/A	0	N/A
Home Ownership	Low- to Moderate	Maryland Mortgage Program, Down Payment & Settlement Expense Loan Program (DSELP) – 17 units included in the 58 units	0	Not tracked by the State	136	N/A
Home Ownership	Moderate	Mary Lane (Jessup) - CDBG	0	To be Determined	0	10
Home Ownership	Moderate	Jones Road (Jessup) – CDBG Community Legacy Area	0	To be Determined	0	0 – released from MIHU program
Home Ownership	Low- to Moderate	Lennox Park (Perpetual Revolving & Habitat) - HOME	0	To be Determined	0	4
Home Ownership	Low- to Moderate	Wye Avenue (Habitat) – HOME	0	To be Determined	0	2
Home Ownership	Moderate	Cherry Tree Park (MIHU)	0		17	17
Home Ownership	Moderate	Elkridge Crossing (MIHU)	2	To be Determined	14	54
Home Ownership	Moderate	Shared Equity (Oakland Mills)	1	2	1	N/A
Home Ownership	Low- to Moderate	Emerson (Proposed)	0	To be Determined	0	60

**TABLE 2. AFFORDABLE HOUSING THROUGH HOME OWNERSHIP**

Housing Type	Income Range	Project	Program Year Units	Program Year Household Size	Cumulative Actual Units	Cumulative After Completion of Construction
Home Ownership	Low-Moderate to	Aladdin Village/Howard Place	0	To be Determined	0	150
Home Ownership	Moderate	The Village Towns	8	To be determined	14	30
Home Ownership	Moderate	Gatherings at Jefferson Place (Age Restricted)	6	To be Determined	6	14
Home Ownership	Moderate	Belmont Station (MIHU)	6	To be Determined	6	17
Home Ownership	Moderate	Shipley's Grant (MIHU)	2	To be Determined	8	14
				TOTALS AS OF 6/10/10	205	364
Consolidated Plan 2006-2010			Proposed Units	Actual Units FFY 2006-2010		Total After Construction
Goal 2. Increase Affordable Housing Through Home Ownership			100 (20/yr)	118		507

## Specific Housing Objectives

1. Evaluate progress in meeting specific objectives of providing affordable housing, including the number of extremely low-income, low-income and moderate-income renter and owner households comparing actual accomplishment with proposed goals during the reporting period.

### Rental Housing

Continuing the tradition of the Rouse Company's goal of providing affordable rental housing in each village through the Columbia Housing Corporation, the Department and the Housing Commission have been successful in leveraging funds to develop affordable rental units throughout the County. There are 26 Howard County communities operate using some form of federal housing assistance. There are approximately 1,480 subsidized units and approximately 7,000 non-market rate rental units in Howard County (Source: 2009 Howard County Rental Survey). Although not meeting total needs, these units assist in addressing address affordable rental housing needs of the County.

The Department and the Commission use a variety of funding sources to develop affordable rental housing. They include donation of land by the County, use of local, State and federal mortgage programs, helping developers obtain LIHTC, "low-income housing tax credits" and tax-exempt bond financing, Partnership Rental Housing Funds and providing Payment in Lieu of Taxes (PILOTS). The CDBG Community Housing Assistance Initiative and the HOME Housing Initiative Program are used to acquire land and for other eligible activities to develop affordable housing. Another important tool used to help develop affordable rental housing in recent years has been the Moderate Income Housing Unit (MIHU) program. Listed below are several of our affordable rental projects:

- **Monarch Mills** - This proposed 269 unit multi-family community is located at 7333 Oakland Mills Road. It is currently under construction. The sources of financing include PRHP, AGM/HUD; LIHTC; Home (Howard County): MEEHA; Deferred Fee/EDI Tech Grant; MDE Grant for Rainwater Cisterns.
- **Ellicott Terrace** – This 60 unit multi-family community is located at 3574-1D Court House Drive in Ellicott City, MD. Of the 60 units, only units are 54 are leasable. \* This project is part of an upcoming overall 269 unit Hill Top Master Redevelopment scheduled for 2011/2012. The original sources of financing included MD Rental Housing Production Program, Tax Exempt MD Housing Fund Loan, Howard County, MD Financing Adjustment Factor (FAF) and Columbia Housing Corporation Loan.
- **Ellicott Gardens Temporary Parking Lot** – In September 2009, HCHC acquired 5511-5513 Waterloo Rd, Ellicott City, MD. Its interim use is a 55 space parking lot. This project will likely be fully developed in 2011/2012. The number of housing units is to be determined.
- **Laurel** - (High Ridge is a for-sale SF detached unit located at 10163 High Ridge ; Tumble Weed is a for-sale TH unit located at 9110-H Tumble Weed; Whiskey run is a for-sale TH unit located at 9840 Whiskey Run.) Columbia (Kerry Hill is a for-sale TH unit located at 7373 Kerry Hill).

**TABLE 3  
AFFORDABLE RENTAL HOUSING**

HOUSING TYPE	INCOME RANGE	PROJECT	PROGRAM YEAR UNITS	UNITS AFTER COMPLETION
Family Rental & Senior Housing	Low to Moderate & Market Rate	Monarch Mills	0	269
Family Rental Housing	Low to Moderate	Ellicott Terrace	60*	60*
For-Sale Housing	Low to Moderate	Laurel (High Ridge; Tumble Weed; Whiskey Run) & Columbia ( Kerry Hill)	1	4
		<b>TOTALS AS OF 6/30/10</b>	<b>107</b>	
<b>Consolidated Plan 2001-2007</b>		<b>Proposed Units</b>	<b>Actual Units</b>	<b>Total After Construction</b>
Goal 3. Expand the supply of affordable rental housing		142 (20/year)	0	410

### Section 215 Housing

Section 215 refers to the qualifications as an affordable housing pursuant to Section 215 of the HOME Investment Partnerships Act. HUD's regulations at 24 CFR 92.52 and 24 CFR 92.254 further defines the qualifications for rental housing is that which does not exceed the fair market rent in the area or which does not exceed 30 percent of household income for a household earning 65 percent of the area's median income. The regulations also define affordable owner occupied housing as that, which has an initial purchase price that does not exceed 95 percent of the median purchase price of a comparable unit for the jurisdiction, or has an estimated appraised value at acquisition that does not exceed the limit. Section 215 housing accomplishments include assistance provided to very low, low- and moderate-income renters and homeowners. The number of homeless families is also reported. The chart below reflects assistance provided by HOME funds and other federal resources requiring an affordability period. CDBG housing programs are not reflected, as the program design does not have an affordability period.

**Table 3B**  
**ANNUAL AFFORDABLE HOUSING COMPLETION GOALS**

**Comment [P3]:** Update Brian/Shirelle

Grantee Name:	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed				
Program Year:			CDBG	HOME	ESG	HOPWA
<b>BENEFICIARY GOALS (Sec. 215 Only)</b>						
Homeless households			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	7		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Beneficiaries*</b>	7		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>RENTAL GOALS (Sec. 215 Only)</b>						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	7		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	7		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>HOME OWNER GOALS (Sec. 215 Only)</b>						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units	2		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	5		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Owner</b>	7		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</b>						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	2		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	7		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	5		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Combined Total Sec. 215 Goals*</b>	14		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)</b>						
Annual Rental Housing Goal	7		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	7		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Overall Housing Goal</b>	14		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



3. Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.

Worst-case housing needs and needs of persons with disabilities include the severely mentally ill, persons with developmental disabilities, the physically disabled, persons with HIV/AIDS and their affected family members and persons with substance abuse issues. Please refer to the Non-Homeless Special Needs sections of this CAPER for a description of the supported housing programs provided through the Continuum of Care. The County also provides funding for emergency repairs and home modifications for the elderly and persons with disabilities. The primary goal of this effort is to make homes more accessible, allowing the elderly population to age in place and to provide both groups the ability to live as independently as possible within the community.

## **PUBLIC HOUSING**

Describe actions taken during the last year to improve public housing and resident initiatives.

### **Improve Public Housing and Resident Initiatives**

During the past year, the Department of Housing continued its review of management and maintenance policies and procedures for County and Commission owned properties. Property managers are now located on-site to increase visibility and to improve response time for administrative and maintenance issues. In addition, the Commission has sponsored quarterly forums with residents as a means of obtaining feedback from residents on agency performance and disseminating important information.

The Department of Housing has also begun to develop a plan of action to improve its revenue stream with a focus on increased project reserves to support a better quality rental portfolio that both subsidized and non-subsidized families would be proud to call home. Several units received substantial renovation over the past year, with the use of HUD capitol funds, HUD federal stimulus monies, as well as local agency dollars.

The Department continues to focus its effort on Self-Sufficiency, and is in the process of revitalizing its Resident Advisory Board through increased consultation with members on important issues affecting their quality of life.

As discussed in other areas of this report, the Department continues to administer the Family Self Sufficiency Program. The purpose of the program is to enable eligible families to achieve economic independence and self-sufficiency. During FFY09 42 families participated in the program.

## **BARRIERS TO AFFORDABLE HOUSING**

Describe actions taken during the last year to eliminate barriers to affordable housing.

### **Eliminate Barriers to Affordable Housing**

The County is continuing to work towards the reduction/elimination of barriers to affordable housing which includes strategies that require active cooperation/participation by all sectors of the community.

The County's Moderate Income Housing Unit (MIHU), law provides a vital tool to increase affordable homeownership and rental housing opportunities for County residents. The law

requires developers to build a number of MIHU units of either “for sale” units or “rental” units in which the sale price and rental prices are calculated based on an affordability formula stipulated by County law. MIHUs must be sold or rented to moderate income households. For sales, moderate income is defined as 80% of median income; for rentals, moderate income is defined as 60% of median income. The estimated number of MIHUs to be produced was 1,030 in 2007. Due to a significant slowdown in the economy, that estimate has been cut in half and many of the units scheduled to come on line will be rental rather than for-sale. Naturally, this is subject to market conditions and other changes in the financial environment.

Additionally, the County's mixed use zoning classifications (MXD and CAC) are expected to continue contributing to preserving affordable housing stock. Howard County Zoning Regulations requires that a property in the MXD zone with residential density exceeding 2.3 dwelling units per gross acre of mixed use development to provide between 5% and 10% of the total number of units as affordable to moderate- income renters or buyers. In the CAC zone, 15 % of dwelling units built must be sold or rented to moderate income households. Howard County Zoning Regulations requires a Mixed Use District with residential density exceeding 2.3 dwelling units per gross acre of mixed use development to provide between 5% and 10% of the total number of units as affordable to moderate income renters or first-time home buyers. As of September 30, 2009 there were fifty-four (54) site development plans in process having a unit potential of 1,517 upon completion and a projected total of 7,585 over five years.

#### **HOME/AMERICAN DREAM DOWN PAYMENT INITIATIVE (ADDI)**

##### **Assessment of Relationship of HOME funds to Goals and Objectives**

- a. Evaluate progress made toward meeting goals of providing affordable housing unit HOME funds, including the number and types of households served.
- b. HOME Match Report – Use HOME Match Report HUD-40107A to report on match contributions for the period covered by the Consolidated Plan program year.
- c. HOME MBE and WBE Report – Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).
- d. Assessments
  - h. Details results of on-site inspections of rental housing
  - ii. Describe the HOME jurisdiction's affirmative marketing actions
  - iii. Describe outreach to minority and women-owned businesses.

##### **Home Investment Partnership Program (HOME) Narrative**

As of July of 2005 the County, (with HUD's approval) began using a new area modest housing limit. This figure was determined by using the methodology permitted in the HOME final rule to calculate the median area purchase price. The market analysis resulted in a new modest housing limit of \$389,405.00. The purchase price of a standard home or the estimated value after rehabilitation of a home for a low- and moderate-income household should not exceed 95 percent of the median price for the area. The change will allow homebuyers to be able to obtain a modest home accordingly to the median prices in the County.

##### **a. Consistency with Consolidated Plan Homebuyer Activities**

All prior year homebuyer activities are consistent with Consolidated Plan

Goal 2: Increase affordable housing through home ownership assistance. **There were no homebuyer activities undertaken with HOME funds for the reporting period.**

**Rental Activities**

All rental activities (see Table 3) are consistent with our Consolidated Plan Goal 3: Expand the supply of affordable rental housing. No HOME funds were committed to rental projects during FFY 2009.

Prior year activities involving the acquisition of land by Habitat for Humanity and Perpetual Revolving Loan Fund, Inc. are completed. Two Habitat for Humanity Home Ownership opportunities have been sold.

One rental project (Monarch Mills) is being reconstructed and upon completion, the project will provide 269 units of affordable rental housing.

**Owner-Occupied Rehabilitation**

This project is designed to assist low and moderate-income residents with below market interest rates or non-interest bearing loans for principal residence rehabilitation work. This program has been redesigned with process improvements, project management, marketing information and decision turnaround.

During FFY 2009, eight individual properties were rehabilitated using HOME funds. The activity was carried out by Congregations Concerned For the Homeless, Supported Living, Inc., and Transitional Housing Resources, Inc. All are local non-profit providers of housing services for persons with disabilities and/or transitional housing for homeless families.

These activities are consistent with the Consolidated Plan Goal 1: Preservation and rehabilitation of existing housing stock.

**HOME Match Contributions**

The County will apply a "banked" match from prior years to its FFY2009 requirement.

**Minority Business Enterprise/Women's Business Enterprise**

Howard County Housing utilized one Minority Owned Business contract for the ARRA Capital Housing project during FFY2009.

The County has an MBE/WBE program. The Office of Purchasing commitment and policy is to assure all persons have equal opportunity to participate in the procurement of all commodities and services. For details go to the County website at: [http://www.howardcountymd.gov/Purchasing/Purchasing\\_EBO.htm](http://www.howardcountymd.gov/Purchasing/Purchasing_EBO.htm)

See Assessment of Outreach to Minority-Owned and Women-Owned Businesses below

**Results of on-site inspection of affordable rental housing assisted under the HOME program.**

Both of the recently completed HOME assisted rental housing projects are scheduled to undergo their first on-site inspections in early 2010. For the three Commission-owned, HOME assisted, scattered site rental units, DHCD coordinates with the county Department of Licenses and Permits to conduct physical inspections of the units each year in conjunction with rental license renewals. The Housing Commission also inspects the units yearly.

### **Assessment of Affirmative Marketing Efforts**

Howard County's Fair Housing Law ensures that all residents have protection against discrimination in the sale, lease or renting of housing and in mortgage lending. In Howard County it is against the law to discriminate in the sale or rental of housing on the following basis: race, creed, religion, mental or physical disability, color, sex, national origin, age, occupation, marital status, political opinion, sexual orientation, personal appearance, familial status or source of income.

Howard County's Fair Housing Law is monitored and enforced through the Office of Human Rights. The Office of Human Rights is also responsible for educating the public about fair housing protections and does so through several means:

- Participation in resident community meetings
- Participation in community vending events
- Participation in inter & intra-agency meetings
- Secret shopping
- Responding to inquiries from the public
- Disbursement of media materials

The Office of Human Rights has several outreach efforts in place for residents. They include, but are not limited to:

- Participating vendor in the Come Home to Howard County Housing Fair
- Participating vendor at the 50 Plus Expo
- Participation in Housing Choice Voucher Program briefings for new and continued occupancy participants
- Partner sponsor of Fair Housing – Landlord and Tenant Rental Rights & Responsibilities
- Files are reviewed on a regular basis by Howard County Housing staff. Subsidized housing clients who meet income requirements and are interested in the transition to home ownership receive advertising and then training. The in-house mortgage specialist coordinates this effort and assists clients to reach this goal.
- Mortgage lenders and local banks maintain a list of Housing Choice Voucher Program (formerly Section 8), public housing and other low- and moderate-income persons who are ready to purchase a home. Credit worthiness is verified and in some instances clients have lender commitments. All education is done in conjunction with Howard County Realtors and County staff attends workshops through HCAR (Howard County Association of Realtors)
- The Commission conducts a Family Self-Sufficiency (FSS) Program. The FSS coordinator has access to the County mortgage specialist for client referrals.
- Through partnerships with local banks, income eligible clients are also referred to the Department of Housing and Community Development Homeownership staff.
- Homeownership staff also assists County residents who contact the department via telephone calls, U.S. mail and internet e-mail.

Howard County Housing affirmatively markets fair housing as follows:

- Incorporates the Equal Housing Opportunity logo on its correspondence.
- Ensures that everyone that expresses interest in rental or for sale housing opportunities knows that they have the right to submit applications when the waiting lists are open.
- Informing applicants of the availability of a housing unit or subsidy using waiting list position as the selection determiner

## HOMELESS

### Homeless Needs

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new federal resources obtained from Homeless SuperNOFA.

### Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

### Howard County Continuum of Care

As noted last year, Howard County, Maryland remains at the forefront in establishing and maintaining a highly effective Continuum of Care (CoC) and is working to improve HUD scores each year. In its lead role within the CoC, the Department of Citizen Services (DCS) continuously monitors the level of service being provided to homeless individuals and families, identifying general gaps in service, subpopulations that may be underserved and developing enhancement strategies for existing programs. Partnering with DCS is the Local Board on Self-Sufficiency. For the second year the Board brings together key stakeholders from both the public and private sectors to perform the following functions:

- Support the goal of the Human Services Master Plan to build a community that enables individuals and families to have adequate income and resources to meet their basic needs;
- Act as the planning and coordinating mechanism for initiatives to promote the economic stability of individuals and families; and reduce the incidence of poverty in Howard County; and
- Serve as the governance body for the distribution of certain resources that support initiatives of the Board.

The Committee to End Homelessness meets monthly to help ensure that the needs of the county homeless population are being addressed and met. The committee is composed of an array of core shelter providers, mainstream resource providers that serve the county homeless, local and State government representatives, community advocates, faith-based organizations and persons who are currently or formerly homeless. Working with the Board to Promote Self-Sufficiency and its Committee to End Homelessness, the Department ensures that both homeless individuals and families have access to the highest quality of service and supported housing available.

This partnership has resulted in the following activities and accomplishments:

- As in the prior year, the Committee to End Homelessness has worked on the County's **Plan to End Homelessness**. The committee has identified 9 best practice communities that are being studied for application in Howard County. Strategies for implementation of prevention/intervention activities.
- **Howard County received renewal funding for** all three of its eligible Supportive Housing Program projects under the FFY2010 CoC application. The permanent housing projects (McKinney I, II & III) provided rental subsidies and case management for homeless persons with disabilities. Of the 32 units of housing made available last year, individuals meeting HUD's definition of chronically homeless occupied 8 units. The transitional housing project, sponsored by Bridges to Housing Stability (formerly Congregations Concerned for the

Homeless), continues to provide housing and case management funded by HUD for 3 homeless families.

- **Howard County's Cold Weather Shelter opened in November 2009 and remained open through March 2010.** The Cold Weather Shelter, operated by Grassroots Crisis Intervention Center, provided additional emergency bed resources so desperately needed during the cold winter months. This past year, the shelter housed 75 individuals averaging 20 guests per night. The shelter, hosted by local faith-based organizations, provided homeless individuals and families with an overnight place to sleep, laundry services, hot meals, essential personal supplies and limited case management and medical services. This twenty-six week effort operates with the assistance of hundreds of community volunteers and thousands of dollars in donated food and supplies. There were 25 seasonal beds.
- **Howard County Homeless Management Information System (HMIS)**  
Service Point continues to be used by the emergency and transitional shelter providers, along with other non-housing service providers. The web-based system is designed to manage client level and program data providing the CoC with information regarding the nature and extent of homelessness within the jurisdiction. Extensive efforts have been made in the past year to assure that the collected data is accurate and complete and is usable for HUD Annual Performance Reports. There are 60 licenses in use throughout the County. Enhancements and upgrades are being made to accommodate new HUD reporting requirements.

*For 4/1/2010 through 3/31/2011 the Horizon Foundation approved a grant for \$45,000 to fund 2 part-time persons to assist with support, training and enhancement of Service Point.*

- **The Day Resource Center** *provides basic services for homeless individuals, many of whom live in the woods. The center provides hot showers, laundry facilities, internet access, hot meals, food and laundry pantries and medical services. For those living outdoors, the Center provides basic survival gear, such as tents, tarps and sleeping bags. The Center also assists with obtaining identification documents necessary for individuals to obtain employment or social services. Aside from three part-time paid staff, volunteers (including the physician and nurses) provide all of the staffing for the center. While at the Center, guests often make connections with Center volunteers who may work with them on other issues. Center volunteers have been instrumental in assisting a number of Center guests get into rehab programs or obtain employment. The center served 505 unique individuals this past fiscal year for a total of approximately 7500 visits.*

#### **Actions taken to develop and implement a Continuum of Care strategy for homeless subpopulations**

As the lead entity for the Continuum of Care planning process, the Department of Citizen Services works closely with the Board to Promote Self-Sufficiency and its Committee to End Homelessness and is the primary provider of direct technical assistance and staff support in the implementation of the Continuum's goals and ultimately the County's Plan To End Homelessness. The Department administers the funding for homeless projects including the funding received through the Community Development Block Grant Program, through Howard County Housing. Additionally, the Grants Manager for the Department of Citizen Services works with community development staff on program design and monitoring of programs which directly support the County's Continuum. Both County departments work with local service providers and the Committee on Homelessness to plan and carry out programs serving the needs of

County residents who are homeless or socially and/or economically vulnerable increasing their risk of becoming homeless.

- As in prior years, The Mobile Crisis Team, which operates seven (7) days a week, continues to provide critical supportive service to individuals and families in crisis. The team is staffed with two on-duty personnel at all times and is represented by Counselors from Grassroots Crisis intervention Center, Humanim and the Howard County Police Department. The Domestic Violence Center of Howard County provides services to victims of domestic violence and their children. The Center currently operates an eight-bed emergency safe house and two transitional housing units that can accommodate up to 16 women and children. The program is designed to allow for six months to one year stays including intensive case management to help stabilize the individual or family as they transition into permanent housing.
- For those individuals and families impacted by HIV/AIDS, the Aids Alliance of Howard County continues to provide temporary emergency assistance with food, medication, dental care, transportation and utilities. Tenant-based rental assistance is provided through the Housing For Persons With AIDS Program (HOPWA), administered through the Howard County Housing Commission. The Howard County Health Department works collaboratively with the Commission to identify and select participants for the program. Through this shared effort, many individuals are provided an affordable, stable living environment, often receiving supportive services and being linked to other mainstream resources that enable them to maintain independence and dignity.
- Homeless individuals who are chronic substance abusers typically receive services through the Office of Substance Abuse Services, part of the Howard County Health Department. Centralized intake that provides prompt thorough assessment of individuals in need of substance abuse treatment with referrals to the appropriate level of care. The Committee to End Homelessness is including research on the feasibility of a Sober House in Howard County.
- Howard County has very few veterans that have presented themselves as homeless or utilize the shelter system. During the most recent **Point-in-time Street and Shelter Survey conducted in January, 2010**, only seven persons indicated veteran status. Since this homeless subpopulation represents such a small number of the homeless population in Howard County, veterans in need can often be referred to the Veteran's Center in Baltimore for more comprehensive service.
- **Howard County Family Stabilization Program (FSP).** Howard County Government continued it's funding in the amount of \$250,000 to address the on-going challenges associated with rising energy costs and the limited permanent housing resources for families exiting homelessness. \$148,000 of this total is specifically utilized for implementation of the Family Stabilization program that houses and provides customized case management for families. Bridges to Housing Stability (formerly Congregations Concerned for the Homeless, Inc.), operates that program.
- The Community Action Council of Howard County administers the energy assistance component, utilizing funds to provide supplemental energy grants to vulnerable households (**Maryland Energy Assistance Program (MEAP) Electric Universal Services Program (EUSP)**)

- **Persons who are homeless but require supportive housing (including persons with HIV/AIDS).** The permanent housing program for homeless individuals with disabilities currently houses 21 individuals and 8 families. This program, funded through HUD's Supportive Housing Program provides a long-term, stable living environment for some of the County's most vulnerable residents. A local non-profit provides supportive services for clients in this program.
- The Howard County Mental Health Authority plans, develops and manages services to residents with mental illnesses. Through a **Shelter Plus Care (S + C) grant**, the Mental Health Authority provides permanent supportive housing to 10 individuals with serious mental illnesses who also have a forensic history.

#### **Federal resources obtained from the Homeless SuperNOFA**

The Howard County Department of Citizen Services serves as the project sponsor for permanent supportive housing and received funding through the US Department of Housing and Urban Development for the following Supportive Housing Programs grants:

- **MD06B704001** – Permanent Housing for Homeless Persons with Disabilities. There are currently 12 individuals and 6 families being served through this program.
- **MD06B704002** – Permanent housing for Persons with Disabilities. Funds are utilized for leasing of 10 residential units and supportive services. Five of the units are designated to house individuals meeting HUD's definition of chronically homeless.
- **MD06B404001** - Permanent Housing for Persons with Disabilities (Chronic Homeless). Funds are utilized for leasing of 3 residential units and supportive services. All units are designated to house individuals meeting HUD's definition of chronically homeless.
- **MD06B704003** – Transitional Housing For Homeless Families – funds are utilized for leasing of 3 residential units and supportive services.

Recent approval of a competitive bonus HUD grant (\$22,473 over a 2 year time period) will fund 1 additional residential unit and case management for a single, chronically homeless person.

#### **Actions taken to prevent homelessness**

Many human service providers, both public and nonprofit, administer social service programs, which address the needs of at-risk individuals and families. Services to prevent homelessness include but are not limited to: Emergency Assistance for Families with Children, Family Preservation Services, Homeless Prevention Programs, Temporary Cash Assistance, Food Stamps, Transitional Emergency Medical and Housing Assistance, First Month's Rent and Eviction Prevention, Rental Allowance Program, electric Universal Service, Fuel Fund, Homeless Prevention and Rapid Re-housing, and other crisis services.

**HPRP:** A three-year grant for Homeless Prevention and Rapid Re-Housing (HPRP) was awarded through the Maryland Department of Housing and Community Development for a total of \$253,898. The grant began 10/1/2009 and will continue through 7/14/2012, although the state



has requested that all funds be expended within 2 years. The purpose of the Homelessness Prevention and Rapid Re-Housing Program (HPRP) is to provide homelessness prevention assistance for households who would otherwise become homeless and rapid re-housing assistance for persons who are homeless. Grantees may design programs to meet local needs, but HUD expects that resources will be targeted to serve households that are most in need and that are most likely to achieve stable housing. The overall goal of HPRP is for participants to achieve housing stability.

This past year the Community Action Council, the county's designated anti-poverty agency, assisted households with eviction prevention and provided first month's rent grants. Through various state, federal and local funding, Howard County also provides eviction prevention and first month's rent funds to individuals and families in housing crisis. The Community Action Council of Howard County and the Salvation Army, Howard County Family Service Center, administer these programs. The Food Bank provides emergency food grants to families to ensure families have adequate nutritious food. Eligibility is based on income.

### **To address emergency and transitional housing**

The lack of affordable housing continues to be one of the primary obstacles to significantly decreasing the number of homeless persons and families in Howard County. No new HUD funding is being offered to expand existing programs.

The county's primary shelter, Grassroots Crisis Intervention Center, continues to operate at maximum capacity, turning away persons daily (20% more persons were turned away last year). Likewise, there are very few options for families ready to exit transitional housing. Grassroots operates a 51-bed Emergency Shelter/Crisis facility, as well as 5 motel rooms. The County will continue to support the Cold Weather Shelter with the assistance of the local communities. This project continues to receive significant support from the community, local developers, local foundations, businesses and related non-profit service providers. The Cold Weather Shelter provides an additional 20-25 seasonal emergency beds during from November through March.

The County has approximately 90 beds within transitional housing units, all for families. Bridges to Housing Stability (formerly Congregations Concerned for the Homeless) is the primary provider of transitional housing and incorporates a strong case management and supportive service component into its programming. Each provider of emergency and transitional housing works with its shelter residents to develop a case plan that enables the client/family to mobilize the necessary resources to move them towards self-sufficiency. In FY 2010, Howard County through its **Community Service Partnerships Program** will provide funding to support agency operating and general shelter operations and services as follows:

- Bridges to Housing Stability (formerly Congregations Concerned for the Homeless) \$160,000
- Domestic Violence Center - \$466,102
- Grassroots Crisis Intervention Center - \$1,258,240

In supplement, the following agencies administering programs that assist low-income, economically, health challenged and socially vulnerable populations:

- The Community Action Council - \$655,230
- FIRN - \$230,000

- Healthy Families - \$38,675
- Humanim - \$225,500
- Legal Aid - \$91,875
- Meals On Wheels - \$23,000
- National Alliance on Mental Illness (NAMI) - \$22,000
- On Our Own - \$36,100 in expected funding. Contract is currently pending.

County funds are supplemented through an Emergency and Transitional Housing and Homeless Prevention Program (ETHS/HPP) Grant of \$88,269, an Emergency Food and Shelter Program (EFSP Phase 27) Grant of \$62,558 and an Emergency Shelter Grant (ESG) of \$7,560.

### **Emergency Shelter Grants (ESG)**

Not applicable.

### **COMMUNITY DEVELOPMENT**

Assessment of Relationship of CDBG Funds to Goals and Objectives

DHCD in partnership with the Department of Citizen Services and non-profit providers used formula grant funds to implement multi-faced strategies designed to assist in the progression of the homeless and subsidy-dependent residents to economic and housing self-sufficiency. For programs to provide affordable housing, either for homeownership or rental, the County has been able to leverage federal, state and private funds to reach identified goals. For limited clientele activities, the goal has always been to exceed the minimum 51% of low- and moderate-income persons being served. Below is a summary of activities by the goals and objectives contained in the Consolidated Plan. It shows the outputs, i.e., number of persons served, housing units rehabilitated, etc.) for the report year and the dollars associated with the activity. For details on the number of low and moderate-income persons served, refer to Appendix C-3, *Activity Summary Report (CO4PR03)*.

- Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
- Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income and moderate-income persons.

All activities benefited persons at or below 80% of the AMI.

2. Changes in Program Objectives – Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.

No changes in program objectives occurred.

3. Assessment of Efforts in Carrying Out Planned Actions

- Indicate how grantee pursued all resources indicated in the Consolidated Plan.

The County pursued all resources available including federal, state and local funds to address the goals and objectives established in the Consolidated Plan.

- Indicate how grantee provided certifications of consistency in a fair and impartial manner.

No certifications of consistency were requested.

- c. Indicate how grantee did not hinder Consolidate Plan implementation by action or willful inaction.

The County did not hinder achieving the Consolidated Plan goals through actions or willful inactions.

4. For Funds Not used for National Objectives

- a. Indicate how use of CDBG funds did not meet national objectives.

The County's use of CDBG funds met national objectives.

- b. Indicate how did not comply with overall benefit certification.

All CDBG expenditures, except administrative costs, benefited low- and moderate-income persons. All persons assisted under the public services category were either screened for income eligibility or belonged to a class of persons defined as low- to moderate-income.

5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property --

- a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities
- b. Describe steps taken to identify households, businesses, farms or nonprofit organization who occupied properties subject to the Uniform Relocation Act and whether or not they were displaced and the nature of their needs and preferences.
- c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, etc.

No projects using CDBG funds have caused displacement.

6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons --

- a. Describe actions taken by the grantee and businesses to ensure first consideration was or will be given to low/mod
- b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons
- c. If any jobs claimed as being available to low/mod persons require special skill, work experience, or education provide a description of steps being taken or that will be taken to provide such skills, experience or education.

Not applicable this report period.

7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate-income benefit --

- a. Describe how the nature, location or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low and moderate income.

Howard County conducted 11 limited clientele activities in Program Year 2009. Of these activities, all exclusively benefitted a presumed group listed at paragraph 570.208(a) (2) (i) (A). Of the remaining activities, all were designed in compliance with Section 570.208 to benefit at least 51% low/mod persons. Howard County's goal through CDBG is to provide activities that benefit 100% low/mod income persons. The County has been very successful in achieving this goal with most activities reaching between 85% and 100%.

8. Program income received

- a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development or other type of revolving fund.

Total program income to revolving funds: \$0

Program income is generated by the JREF business loans (job creation), Settlement Down Payment Loan Program (SDLP), Home Ownership Opportunity Program (HOOP) and the Housing Initiative Loan Program.

- b. Detail the amount repaid on each float-funded activity.

Float-funded activities: \$0.00

- c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other

Other Loan repayments:

- d. Detail the amount of income received from the sale of property by parcel.

Income received from sale of property: \$0.00

9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed provide the following information --

- a. The activity name and number as shown in IDIS;
- b. The program year(s) in which the expenditure(s) for the disallowed activity (ies) was reported;
- c. The amount returned to line-of-credit or program account; and
- d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.

No prior year adjustments were made.

10. Loans and other receivables

- a. List the principal balance of each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.

Float-funded activities outstanding at the end of reporting period: \$0.00

- b. List the total number of other loans outstanding and the principal balance owned as of the end of the reporting period.

See c below.

- c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owned as of the end of the reporting period and the terms of the deferral or forgiveness.

Number of loans outstanding and principal balance owned at the end of reporting period:

Single-unit housing rehabilitation	(indicate number)
Loans outstanding	
Principal balance	\$0.00

All loans are due and payable in full if the house ceases to be the principal residence of the borrower, if the home is refinanced with cash out or used as collateral for a home equity line of credit before the mortgage matures.

- d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.

Number and amount of loans in default and for which the balance was forgiven or written off during the report period:

0 loans forgiven/written off totaling \$0.00

- e. Provide a list of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

No properties acquired or improved by DHCD or its subrecipients were available for sale as of the end of the reporting period.

11. Lump sum agreements

- Provide the name of the financial institution.
- Provide the date of the funds were deposited.
- Provide the date the use of funds commenced.
- Provide the percentage of funds disbursed within 180 days of deposit in the institution.

Not applicable.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year.

- Identify the type of program and number of projects/units completed for each program.
- Program the total CDBG funds involved in the program.
- Detail other public and private funds involved in the program.

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies

- Describe progress against benchmarks for the program. For grantees with federally-designated Ezs or Ecs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

Howard County does not have any approved neighborhood revitalization strategies.

### Antipoverty Strategy

Describe actions taken during the last year to reduce the number of persons living below the poverty level.

#### Reduce the number of people living below the poverty line

One of the major goals in Howard County's FY 2007 five year Consolidated Plan is to assist low-income persons/families attain self-sufficiency. To help reach this goal, a large percentage of CDBG funds have been directed toward the housing, public service and economic development (job training and creation of jobs) needs which are identified in the Consolidated Plan. The purpose of this strategy is to reduce the number of people living below the poverty line. For a summary of accomplishments in assisting individuals to move toward self-sufficiency refer to the following programs in Table 4. Summary of CDBG Activities: Employment Connection, RENEW, Child Care Training Scholarship Program, New Jobs, New Lives, and Child Care Tuition Reimbursement. For details on accomplishments refer to Appendix C3, *Activity Summary Report (CO4PR3)*.

### NON-HOMELESS SPECIAL NEEDS

Identify actions taken to address special needs of persons that are not homeless but require supportive housing (including persons with HIV/AIDS and their families).

The County has implemented two types of rehabilitation programs. Both are available to the homeowner if the unit is the primary residence and they meet the income eligibility requirement.

One of the programs, the **Home Repair and Modification Program**, is for elderly and handicapped individuals. It provides emergency repairs as well as rehabilitation to make the units more accessible to assist this population to age in place and to provide both groups the ability to live as independently as possible.

Under the **Home Repair and Modification Program** a total of 33 units were repaired or modified in FFY09. The total expended during the report year was \$47,550. All clients are seniors and/or disabled individuals. This program is time intensive and requires case management of the clients, often directing them to other available services within the County's human services area. Many clients who do not qualify under the CDBG Program are referred to Rebuilding Together (formerly Christmas in April). This is an organization comprised of volunteers who repair homes in the county for low-income families.

Examples of the types of repairs include, but are not limited to: replacement of hot water heaters, replacement of rotted out flooring due to leaking hot water heaters, roof repairs, sump pump installation, and installation of commodes and faucets. The smaller home repair jobs (e.g. putting in a grab rail) are completed by the retrofit specialist for the Office on Aging, resulting in significant cost savings.

d. Housing Opportunities for Persons with Aids (HOPWA) Narrative - N/A

e. Emergency Shelter Grant (ESG) Narrative - N/A

Activity No.	Activity Name	IDIS National Objective Code	Criterion & Other Information
433	Dept. of Rec. & Parks - Roger Carter After School Program.	LMC	51%; incomes documented through verifiable certifications
434	Office of Human Rights - Fair Housing Calendar	LMC	51%; incomes documented through verifiable certifications
435	Project Coordination	None	None
436	Community Housing Assistance Initiative	LMH	51%; incomes documented through verifiable certifications
437	Rehab Loan Program	LMH	51%; incomes documented through verifiable certifications, Owner of Home.

438	Housing Rehabilitation Management	None	None
439	Lead Based Paint - Testing & Removal	LMH	51%; incomes documented through verifiable certifications
440	Child Care Tuition	LMC	51%; incomes documented through verifiable certifications
441	Employment Connection	LMC	51%; incomes documented through verifiable certifications
442	CNA/GNA/LPN (RENEW)	LMC	51%; incomes documented through verifiable certifications
443	Child Care Scholarship Program	LMC	51%; incomes documented through verifiable certifications
444	New Jobs/New Lives (FIRN)	LMC	51%; incomes documented through verifiable certifications



446	Personal Assistance Service Program	LMC	51%; incomes documented through verifiable certifications
447	DCS - Home Repair and Modification	LMC	51%; incomes documented through verifiable certifications, Elderly or Disabled, Homeowner
448	DCS - Supported Housing Program (Persons w/Disabilities)	LMC	PB; homeless, abused, children, battered spouses, McKinney grantee
453	Grassroots – Emergency Motel Program	LMC	PB; homeless, abused, children, battered spouses

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